

Retirement and Benefits Survey Report

Conducted for the Employees Retirement System of Texas



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1. INTRODUCTION

1.1 Purpose:

In an effort to engage, gather the opinions, and measure the perspectives of the members of the Employees Retirement System of Texas (ERS), two surveys reaching a large number of both current and retired state and higher education employees has been conducted. ERS contracted with The University of Texas at Austin's Institute for Organizational Excellence (IOE) to perform this work and serve as an external evaluator. The overall process required outcome was a valid, reliable, and objective report from ERS members.

1.2 Background:

In April 2016, following an extensive review of Employees Retirement System of Texas (ERS) operations and procedures, the Texas Sunset Advisory Commission published the Sunset Staff Report on ERS, detailing findings and recommendations in several key areas, including transparency, member engagement, and member education about program benefits and processes. As part of these recommendations and others set by Executive Director Porter Wilson, ERS conducted member engagement surveys. In March 2019, the ERS secured the services of the IOE to formally measure and evaluate its membership's perceptions of both the Group Benefits Program (GBP) and the retirement/pension programs.

1.3 Scope:

The survey process was designed to reach a stratified randomized sample of the ERS membership. This approach provided a formalized mechanism for data collection, analysis, and reporting on members' responses. In addition to gathering important perception data on the GBP and retirement/pension programs, the survey process served as an outreach communication to respondents about how ERS values the membership's feedback. Moreover, the survey was an educational tool and a method for promoting transparent and inclusive government. The design of this process was built upon previous opinion gathering methods, findings, and the strategic direction set forth by ERS. The scope of the process and the design of the survey assessment included items to evaluate programs, methods to engage membership in program participation, and general satisfaction with services received. This report summarizes the methodology and results of the two surveys that were conducted. The Benefits Survey and the Retirement Survey were conducted concurrently by the IOE November 14, 2019 through December 03, 2019.

In addition to creating, administering, collecting, and reporting the information from the two surveys back to ERS, the IOE provided supportive data resources. These resources included Excel files of aggregate data based on categorical codes for comparison purposes.

1.4 Institute for Organizational Excellence:

The Institute for Organizational Excellence (IOE) has experience in providing survey research services to over one hundred state and local government agencies, institutions of higher education, and private and nonprofit organizations since 1979. The overlying goal of the IOE is to promote excellence within organizations by encouraging research and continuing education. The IOE is part of the Steve Hicks School of Social Work at The University of Texas at Austin. The mailing address is 1925 San Jacinto Blvd, Austin, TX 78712. The institute's contact information is orgexcel@utexas.edu or 512-471-9831, and the website is www.survey.utexas.edu. The project was assigned and co-authored by Aaron Escajeda, a dual degree master's student at the Steve Hicks School of Social Work and the LBJ School of Public Affairs. Dr. Noel Landuyt co-authored this report and had technical and editing assistance from Geoff Treitel and Nicole Duson.

2. DESCRIPTION OF STUDY

2.1 Primary Objectives:

There were two primary objectives for this study. The first objective was to identify a reasonable and representative sample of the ERS membership. The first step was to compile an inventory of the membership of ERS. From that membership, individuals were categorized as active members, meaning that they are currently employed by either a state agency or an institution of higher education, or retirees, referring to those individuals no longer employed by the state but eligible for and receiving benefit services from ERS. The second objective was to design a concise yet informative survey instrument and corresponding methodology which would ensure a valid and reliable result. The methodology included elements such as survey development, instrument design, web-based programming, distribution and administration of the instrument, collection and compiling data, and tabulating and preparing data into a final report.

2.2 Inventory of ERS Members and Retirees:

As described in the objectives, careful consideration was taken in obtaining the appropriate sample of membership to be surveyed. In addition to selecting from active

and retired populations, the appropriate balance between the following member categories were a further consideration. There are four main groups of employees that can be divided into either State Employee or Institute of Higher Education Employees, and further subdivided into those that are active or retired. The following list provides an inventory of specific subgroups of employee and retiree categories that were targeted to ensure relevance across all lines of membership demographics.

Category 1: Membership Status with ERS

- State Actives or State Employees
- State Retirees
- Institute of Higher Education Actives or Employees
- Institute of Higher Education Retirees

Category 2: Health Insurance Plans

- Comm. First - Community First HMO
- CDHS - Consumer Directed HealthSelect
- Secondary - HealthSelect Secondary
- HS of TX - HealthSelect In-Area
- Out of Area - HealthSelect Out of Area
- KelseyCare - KelseyCare Advantage MA HMO
- Medicare Adv. - HealthSelect Medicare Advantage
- Scott & White - Scott & White Health Plan

2.3 Instrument Design:

The survey instrument was designed over several months starting in the summer and running through the fall of 2019. A work group at ERS, made up of leadership from each division, was tasked with creating the survey items. The group compiled information and items from other related outreach initiatives as well as building the instrument from a past membership survey. After an initial draft was developed, the IOE conferred with an ERS liaison and provided feedback on the survey instrument. After the initial meeting with the ERS liaison, revisions were presented back to the ERS workgroup. Initially, a single survey was proposed; however, as development progressed the decision was made to divide the survey into two distinct instruments, one asking items regarding the Group Benefits Plan (Benefits Survey) and the other items regarding retirement and pension items (Retirement Survey).

The recommendation for two instruments was to minimize the number of items asked of respondents and to allow individuals to focus on only one topical area. The shortened length was proposed to lessen the likelihood that participants would drop out of a lengthy voluntary survey. The Benefits Survey only focused on the benefits included in the Texas Employees Group Benefits Program (GBP), not retirement benefits. The GBP is a comprehensive program offered by the State that includes medical, pharmacy, dental, vision, disability, and other insurance coverages. The Retirement Survey only focused on the State of Texas Retirement defined benefit/pension and deferred compensation plans and not benefits included in the GBP.

- **Benefits Survey** - focused on the benefits included in the Texas Employees Group Benefits Program (GBP)
- **Retirement Survey** - focused on the State of Texas Retirement defined benefit/pension and deferred compensation plans

The online survey instrument had additional features where, depending on the person's response or status, targeted items were presented. This process is referred to as display logic. For example, only those who were known to be currently employed were asked when they planned to retire. This was not asked of those known to be retired. Also, if someone was dissatisfied with Texa\$aver, then the display logic would pose clarifying items. In the appendix of this report, both surveys along with the display logic used are included.

2.4 Sample Population:

The Employees Retirement System produced a list of the ERS membership who had provided emails to their membership management system. This list included approximately 300,000 employees. Efforts were made to stratify the sample to allow for representative populations based on various criteria such as type of employee or retiree, gender, age, location, plan participation, and agency. The Institute for Organizational Excellence produced a representative sample using the data provided by ERS.

- **Benefits Survey** – According to membership status with ERS, samples were taken from all four categories: State Active, State Retiree, Higher Ed Active, Higher Ed Retiree. In hopes of creating a valid statistical sample for a plan with low enrollment, 100% of the Consumer Directed participants with email addresses on file were included in the sample. Additional considerations were made for location, age, gender, and the agency which the employee works or previously worked for.

- **Retirement Survey** – Samples were only taken from two categories of the membership status with ERS category: State Active, and State Retiree. Samples were not taken from Higher Ed Active or Retiree because the Teacher Retirement System of Texas manages those retirement plans. Additional considerations were made for location, age, gender, and the agency which the employee works or previously worked for.

The IOE produced an initial sample list of participants to ERS. From this list, ERS sent an email to the individuals for the following reasons:

1. Make employees aware that a survey was being distributed;
2. Clean up the sample list from email that bounced back; and
3. Allow for members to opt-out of the survey.

All of this was done to increase the response rate of a voluntary survey, which typically has a lower response rate than a mandatory survey. Furthermore, to increase participant trust in the survey, ERS created a web link maintained on the ERS website that members could access both prior to and during the survey. This link provided information regarding the survey process and the purpose for the questionnaire. The intent of this link was to ensure members that the survey was a legitimate ERS initiative and not email spam.

Following the initial email sent to members, the final sample size for the Benefits Survey was approximately 33,000 individuals and 26,000 individuals for the Retirement Survey. The sample size used for the Benefits Survey was larger because more participants were needed to meet participation estimates and to obtain the responses required to ensure adequate representation in the various desired categories to be explored.

2.5 Survey Administration:

The survey was loaded and administered using proprietary software specifically designed by the IOE. The software and data are held on encrypted and secure servers to ensure data protection. All individual specific data held by IOE were held on encrypted and secure servers and were fully deleted from servers at the conclusion of this project. The IOE administered the survey via email solicitation over a three-week period from November 14, 2019 to December 3, 2019. In order to improve participation and increase the response rate, reminders were sent out to members who had yet to complete the survey on November 22 and November 29, 2019.

2.6 Survey Report:

The report contains aggregate and frequency data from each survey, the Benefits Survey and Retirement Survey, presented separately. For each section, data regarding the rates of response are provided. To illustrate how respondents are represented as part of the overall membership sample, tables detailing actual respondents to those sampled are compared. These comparisons are done on the bases of age, gender, and salary. To illustrate geographic representation of respondents, a map of Texas with response frequencies divided into areas based on three-digit zip codes is used. For each survey item, the item text is listed along with the response categories.

On each category, the number of individuals indicating that selection and the percentage as a portion of the total response is calculated. When applicable, a graphical represented is provided. For scaled items, those items where the respondent could select a response ranging from a low of 1 (Strongly Disagree) to a 5 (Strongly Agree), the graphic used combined the agreement scores (4 and 5) and the disagreement scores (1 and 2) to better display the contrast in opinions. The neutral and the response counts from “Don’t know” and “N/A” are displayed as well.

Detailed tables are presented for various comparisons between groupings. These groupings included, but are not limited to, gender, participation in Texa\$aver, age, agency size, plan type, employee type, salary levels, and time to eligible retirement. These tables contain an aggregate score comparison on items and percentage of responses on items which allowed for optional choices. Items are scaled from a low of 1 to a high of 5. An agreement scale is used and has the following choices: Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly Agree (5). Other choices included Prefer Not to Answer/Don’t Know and Not Applicable.

Color coding was used on the comparisons tables to denote high levels (in shades of blue) and lower levels (shades of red). On some tables that have a limited number of response choices, only the top one or two responses are highlighted in blue, and the bottom one or two responses are highlighted in red.

Two types of data are provided back to ERS. The first is a set of response data for use of additional analysis. The second is aggregate Excel files containing the analysis in this report.

3. NOTED FINDINGS:

3.1 Benefits Survey:

The rate of response for the survey (11%) provided an acceptable level of participation for use in analysis and generalizability to the entire population.

As compared to the geographical distribution of the Retirement Survey, the participants in the Benefits Survey were geographically slightly more concentrated in major metropolitan areas. A potential explanation is that many state agency offices are in city centers, and therefore members live in proximity to those offices.

A large portion (75%) of respondents felt as though they knew how to get information regarding the GBP, and nearly 85% considered the GBP a valuable part of their total compensation/retirement package.

When asked if health coverage was a major reason why they plan to remain in state or higher educational employment, 64% agreed.

Individuals that plan to leave employment prior to being eligible for retirement have the lowest perception that the GBP meets their needs. The longer employees have been with the state, the more positive their perceptions are regarding the GBP.

When members were asked what would encourage them to participate in a wellness program, no cost or offering financial incentive received the largest percentages of responses.

More than half of members said that they go online to ERS or the plan website to find the answers to their GBP questions. After going online, members prefer to directly contact the plan coordinator or directly contact the provider.

When comparing various plan programs, members had the highest satisfaction with the health plan as compared to the voluntary plans such as dental, vision, and commuter spending account.

3.2 Retirement Survey

The rate of response for the survey (12%) provided an acceptable level of participation for use in analysis and generalizability to the entire population.

As compared to the geographical distribution of the Benefit Survey, the participants in the Retirement survey were geographically dispersed around the state but were slightly more concentrated just outside the major metropolitan areas. A potential explanation is the cost of living and retirement communities are typically outside city centers.

A high percentage (75%) of respondents felt as though they understood their defined benefit/pension plan.

Retirement/pension had a 76% agreement that it is a major reason members work for the state.

When non-Texa\$aver respondents were asked why they do not participate in the program, the top reason is they prefer to save other ways (34%) or they feel they cannot afford to contribute (26%).

In regard to the fees charged through Texa\$aver, more than one-third of respondents felt neutral, and one out of five either did not know or had no opinion.

More than half of members said they go online to ERS or the plan website to find the answers to their retirement/pension questions. After going online, members prefer to directly contact the coordinator or call ERS.

4. FUTURE STUDY RECOMMENDATIONS:

The current survey should be reviewed by relevant parts of the agency to ascertain what actions, if any, or what next steps are needed to be undertaken based on the membership input. Any actions or discussions regarding the survey should be captured and considered toward any modifications for future questionnaires.

A membership engagement survey should be a regularly scheduled activity. A timeline for an ongoing assessment processes should be established for this membership engagement survey. The recommendation is to set up an annual membership engagement survey.

Any membership survey should have elements which are measurable over time as well as containing new elements that may be important to inform the membership about program modifications or enhancements.

An inventory of all membership engagement efforts such as newsletters, announcements, surveys, communication materials, engagement efforts from providers, or other program areas of ERS reaching out to members should be inventoried and then coordinated and optimized for clearer, more concise messaging.

Through an analysis of the membership data, additional modalities to engage individuals may be needed such as paper and pencil instruments or phone surveys if specific populations are not being reached by the electronic email method.

5. SURVEY RESULTS:

The overall response rates were within the anticipated range for a voluntary survey. In the experience of the research team, the anticipated response rate was going to be 5% to 15% based on other voluntary surveys conducted using an email distribution method. The level of response for the overall surveys resulted in margin of error of better than plus or minus 3%. On the following pages, a variety of data presentations and representations are made. More details regarding this presentation were made in the Survey Reports section of this document.

Benefits Survey: All Responses

5.1 Benefits Survey

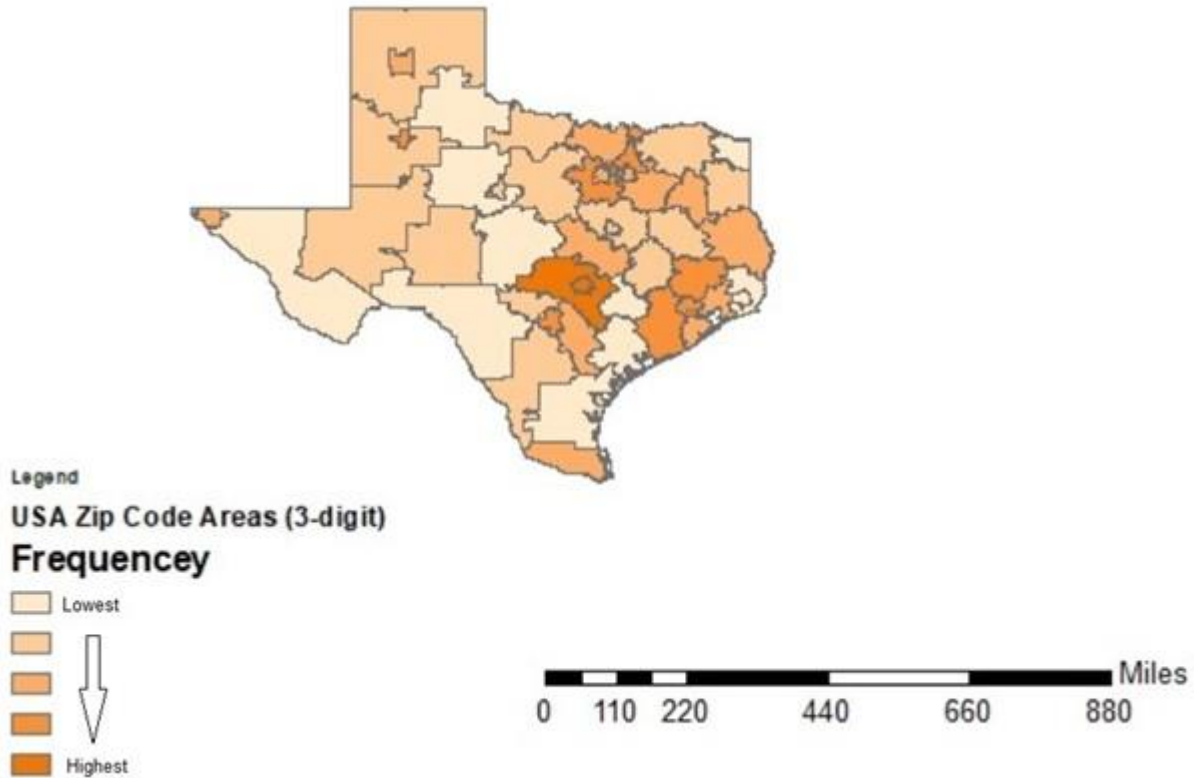
Benefit Survey	Sent	Received	%
	33000	3639	11.0%

Gender	F	M
Percentage %	60.0	40.0
Sampled %	57.6	42.4

Age	30 <	31 - 40	41 - 50	51 - 60	61 - 65	66 >
Percentage %	3.4	10.8	17.6	25.4	14.5	28.2
Sampled %	10.3	17.3	18.2	21.4	10.7	22.1

Salary	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K
Percentage %	2.2	21.2	35.1	21.8	10.9	8.8
Sampled %	2.0	29.6	37.3	16.9	7.4	6.8

Benefits Survey Frequency by 3-Digit Zip



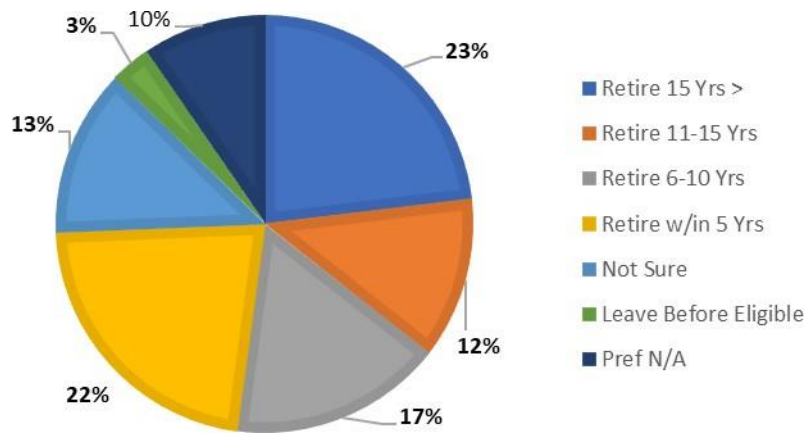
3-Digit Zip Codes in Texas	Frequency
751	112
752	71
753	61
754	41
755	14
756	33
757	62
758	33
759	56
760	108
761	72
762	90
763	43
764	30
765	76
766	44

3-Digit Zip Codes in Texas	Frequency
767	34
768	19
769	43
770	144
772	6
773	140
774	104
775	92
776	24
777	21
778	37
779	25
780	38
781	61
782	130
783	20

3-Digit Zip Codes in Texas	Frequency
784	29
785	76
786	496
787	577
788	18
789	18
790	33
791	56
792	6
793	32
794	122
795	21
796	29
797	36
798	12
799	80

Benefits Survey: All Responses

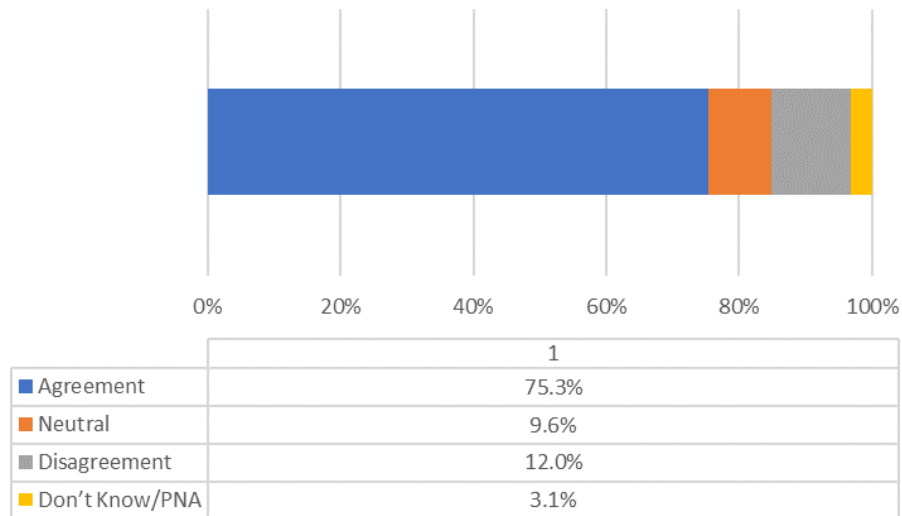
1. When do you plan to retire from a state agency or institution?		
	# of Individuals	% of Total
Retire 15 Yrs >	563	23.1%
Retire 11-15 Yrs	304	12.5%
Retire 6-10 Yrs	404	16.6%
Retire w/in 5 Yrs	541	22.2%
Not Sure	316	13.0%
Leave Before Eligible	77	3.2%
Pref N/A	232	9.5%
TOTAL	2437	



* This Questions was excluded to Retirees

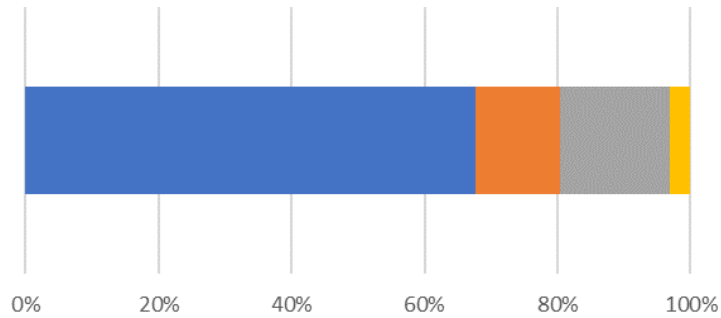
Benefits Survey: All Responses

2. I know how to get information about my comprehensive GBP benefits.		
	# of Individuals	% of Total
Strongly Agree	1189	32.8%
Somewhat Agree	1536	42.4%
Neutral	347	9.6%
Somewhat Disagree	300	8.3%
Strongly Disagree	135	3.7%
Don't Know/No Opinion	104	2.9%
Prefer Not to Answer	9	0.2%
TOTAL	3620	



Benefits Survey: All Responses

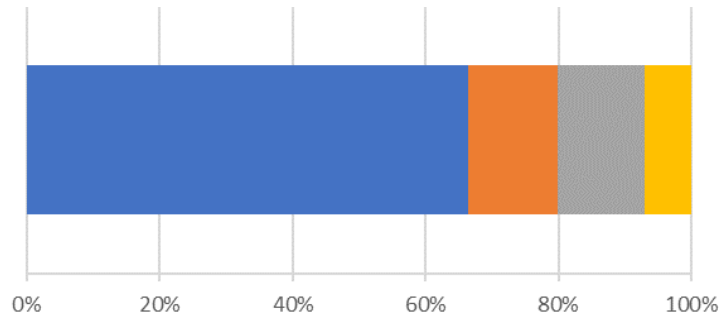
3. I understand how to use my GBP benefits effectively.		
	# of Individuals	% of Total
Strongly Agree	838	23.2%
Somewhat Agree	1605	44.4%
Neutral	459	12.7%
Somewhat Disagree	396	11.0%
Strongly Disagree	205	5.7%
Don't Know/No Opinion	103	2.9%
Prefer Not to Answer	8	0.2%
TOTAL	3614	



	1
■ Agreement	67.6%
■ Neutral	12.7%
■ Disagreement	16.6%
■ Don't Know/PNA	3.1%

Benefits Survey: All Responses

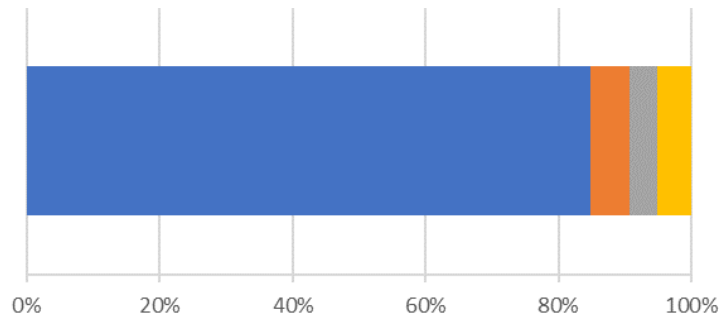
4. Overall, the GBP benefits meet my needs.		
	# of Individuals	% of Total
Strongly Agree	1008	27.9%
Somewhat Agree	1394	38.6%
Neutral	482	13.3%
Somewhat Disagree	343	9.5%
Strongly Disagree	132	3.7%
Don't Know/No Opinion	244	6.8%
Prefer Not to Answer	10	0.3%
TOTAL	3613	



	1
■ Agreement	66.5%
■ Neutral	13.3%
■ Disagreement	13.1%
■ Don't Know/PNA	7.0%

Benefits Survey: All Responses

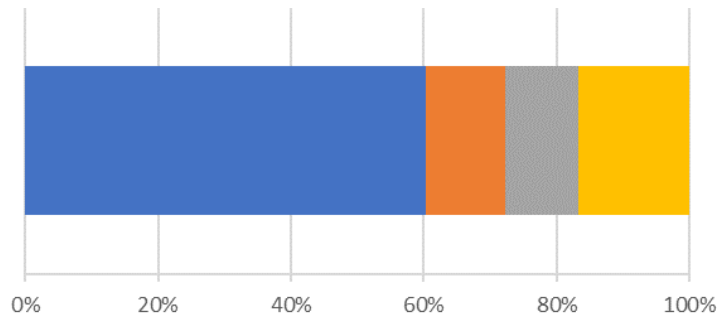
5. My GBP benefits are a valuable part of my total compensation / retirement package.		
	# of Individuals	% of Total
Strongly Agree	2338	64.6%
Somewhat Agree	731	20.2%
Neutral	213	5.9%
Somewhat Disagree	91	2.5%
Strongly Disagree	57	1.6%
Don't Know/No Opinion	177	4.9%
Prefer Not to Answer	10	0.3%
TOTAL	3617	



	1
■ Agreement	84.85%
■ Neutral	5.89%
■ Disagreement	4.09%
■ Don't Know/PNA	5.17%

Benefits Survey: All Responses

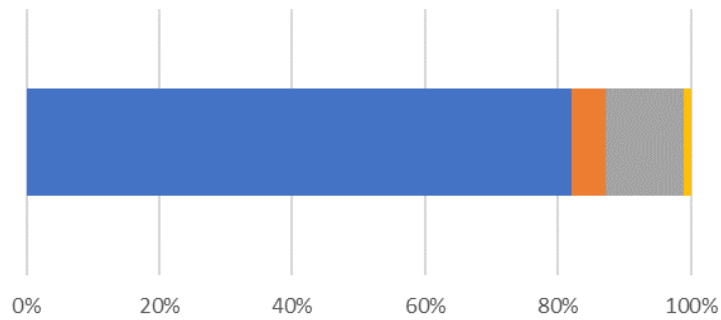
6. The GBP is a competitive package when compared to private employers.		
	# of Individuals	% of Total
Strongly Agree	1304	36.0%
Somewhat Agree	879	24.3%
Neutral	432	11.9%
Somewhat Disagree	245	6.8%
Strongly Disagree	157	4.3%
Don't Know/No Opinion	593	16.4%
Prefer Not to Answer	13	0.4%
TOTAL	3623	



	1
■ Agreement	60.3%
■ Neutral	11.9%
■ Disagreement	11.1%
■ Don't Know/PNA	16.7%

Benefits Survey: All Responses

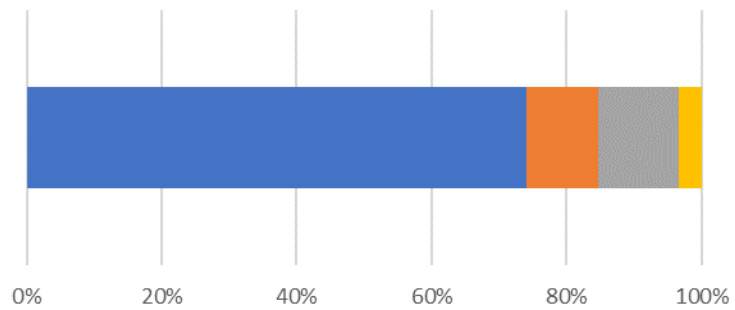
7. Overall, my health insurance benefits meet my needs.		
	# of Individuals	% of Total
Strongly Agree	1572	43.4%
Somewhat Agree	1393	38.5%
Neutral	189	5.2%
Somewhat Disagree	293	8.1%
Strongly Disagree	133	3.7%
Don't Know/No Opinion	33	0.9%
Prefer Not to Answer	5	0.1%
TOTAL	3618	



	1
■ Agreement	82.0%
■ Neutral	5.2%
■ Disagreement	11.8%
■ Don't Know/PNA	1.1%

Benefits Survey: All Responses

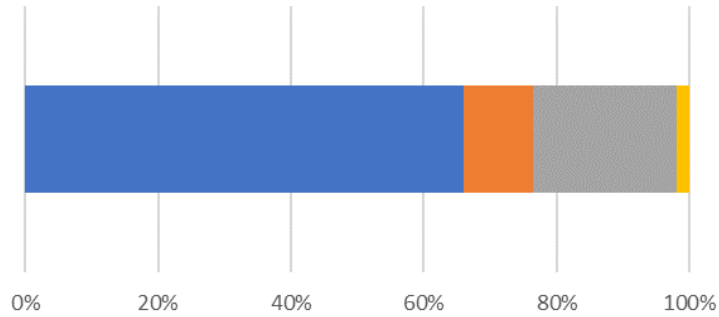
8. The amount of my monthly premium contribution for health insurance benefits is reasonable.		
	# of Individuals	% of Total
Strongly Agree	1710	47.4%
Somewhat Agree	963	26.7%
Neutral	384	10.6%
Somewhat Disagree	265	7.3%
Strongly Disagree	167	4.6%
Don't Know/No Opinion	89	2.5%
Prefer Not to Answer	32	0.9%
TOTAL	3610	



	1
■ Agreement	74.0%
■ Neutral	10.6%
■ Disagreement	12.0%
■ Don't Know/PNA	3.4%

Benefits Survey: All Responses

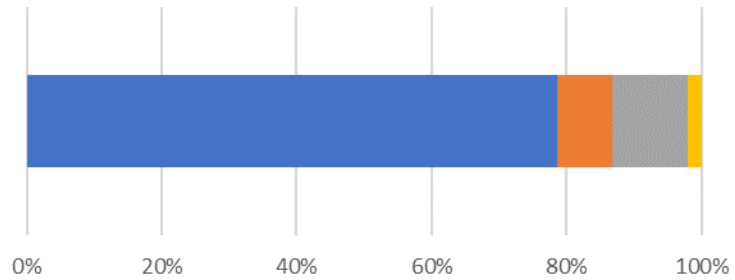
9. My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.		
	# of Individuals	% of Total
Strongly Agree	1089	30.1%
Somewhat Agree	1302	36.0%
Neutral	375	10.4%
Somewhat Disagree	494	13.7%
Strongly Disagree	291	8.0%
Don't Know/No Opinion	50	1.4%
Prefer Not to Answer	18	0.5%
TOTAL	3619	



	1
■ Agreement	66.1%
■ Neutral	10.4%
■ Disagreement	21.7%
■ Don't Know/PNA	1.9%

Benefits Survey: All Responses

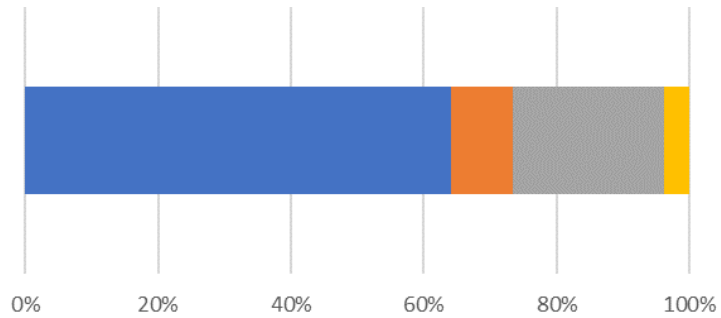
10. My plan includes the doctors and hospitals that I prefer.		
	# of Individuals	% of Total
Strongly Agree	1679	46.5%
Somewhat Agree	1163	32.2%
Neutral	296	8.2%
Somewhat Disagree	262	7.3%
Strongly Disagree	143	4.0%
Don't Know/No Opinion	64	1.8%
Prefer Not to Answer	6	0.2%
TOTAL	3613	



	1
■ Agreement	78.7%
■ Neutral	8.2%
■ Disagreement	11.2%
■ Don't Know/PNA	1.9%

Benefits Survey: All Responses

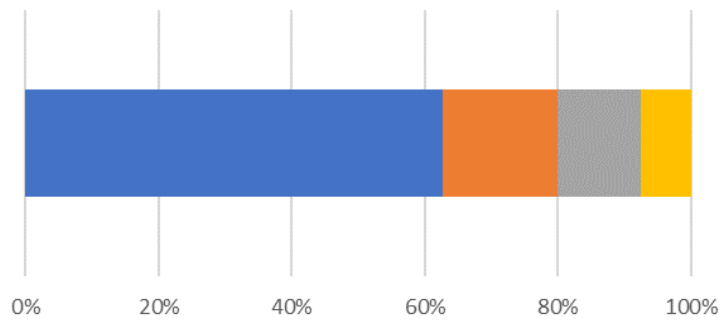
11. My plan makes it easy to see a specialist.		
	# of Individuals	% of Total
Strongly Agree	1254	34.8%
Somewhat Agree	1057	29.3%
Neutral	337	9.3%
Somewhat Disagree	479	13.3%
Strongly Disagree	343	9.5%
Don't Know/No Opinion	131	3.6%
Prefer Not to Answer	5	0.1%
TOTAL	3606	



	1
■ Agreement	64.1%
■ Neutral	9.3%
■ Disagreement	22.8%
■ Don't Know/PNA	3.8%

Benefits Survey: All Responses

12. The plan's online information helps me understand my benefits.		
	# of Individuals	% of Total
Strongly Agree	845	23.4%
Somewhat Agree	1418	39.2%
Neutral	630	17.4%
Somewhat Disagree	316	8.7%
Strongly Disagree	137	3.8%
Don't Know/No Opinion	260	7.2%
Prefer Not to Answer	8	0.2%
TOTAL	3614	

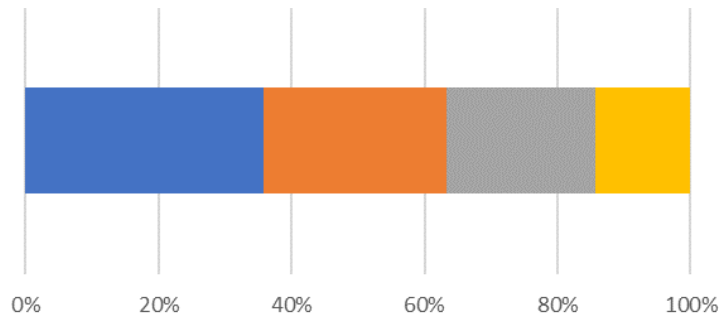


	1
■ Agreement	62.6%
■ Neutral	17.4%
■ Disagreement	12.5%
■ Don't Know/PNA	7.4%

Benefits Survey: All Responses

13. I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in- network and/or cost-efficient providers).

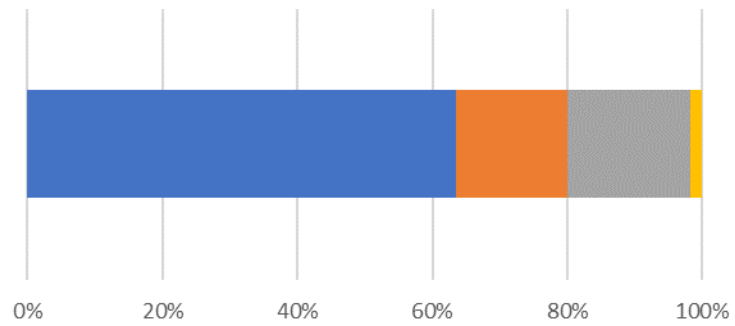
	# of Individuals	% of Total
Strongly Agree	489	13.6%
Somewhat Agree	803	22.3%
Neutral	987	27.4%
Somewhat Disagree	467	13.0%
Strongly Disagree	340	9.4%
Don't Know/No Opinion	494	13.7%
Prefer Not to Answer	25	0.7%
TOTAL	3605	



	1
■ Agreement	35.8%
■ Neutral	27.4%
■ Disagreement	22.4%
■ Don't Know/PNA	14.4%

Benefits Survey: All Responses

14. My health coverage is a major reason I plan to remain with my employer.		
	# of Individuals	% of Total
Strongly Agree	756	34.1%
Somewhat Agree	653	29.5%
Neutral	366	16.5%
Somewhat Disagree	186	8.4%
Strongly Disagree	216	9.7%
Don't Know/No Opinion	29	1.3%
Prefer Not to Answer	11	0.5%
TOTAL	2217	

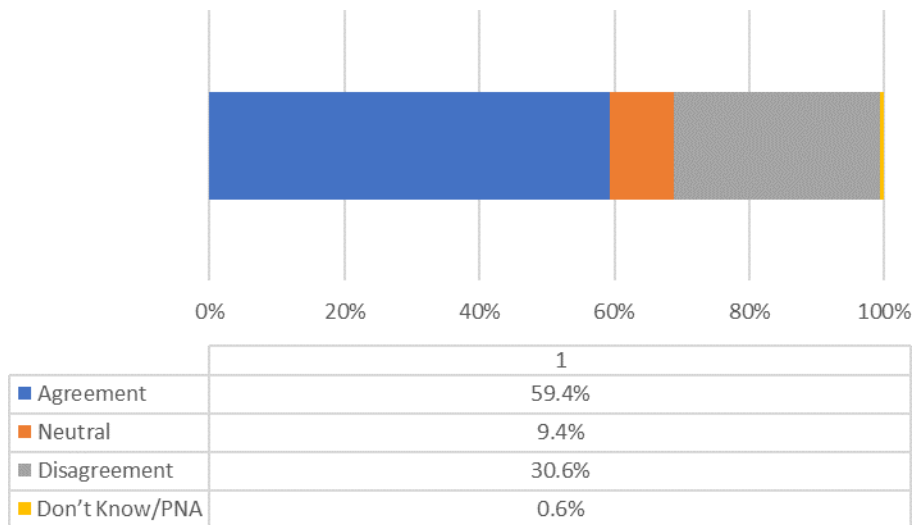


	1
■ Agreement	63.6%
■ Neutral	16.5%
■ Disagreement	18.1%
■ Don't Know/PNA	1.8%

*This Question Excluded Retirees

Benefits Survey: All Responses

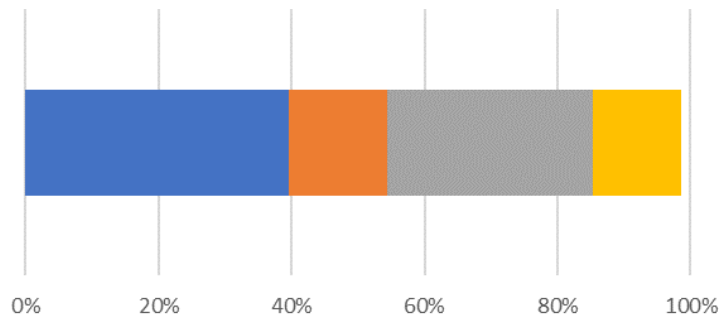
15. I am satisfied with my plan's contribution to my health savings account.		
	# of Individuals	% of Total
Strongly Agree	28	17.5%
Somewhat Agree	67	41.9%
Neutral	15	9.4%
Somewhat Disagree	27	16.9%
Strongly Disagree	22	13.8%
Don't Know/No Opinion	1	0.6%
Prefer Not to Answer	0	0.0%
TOTAL	160	



*This Question was only asked if enrolled in Consumer Directed HealthSelect

Benefits Survey: All Responses

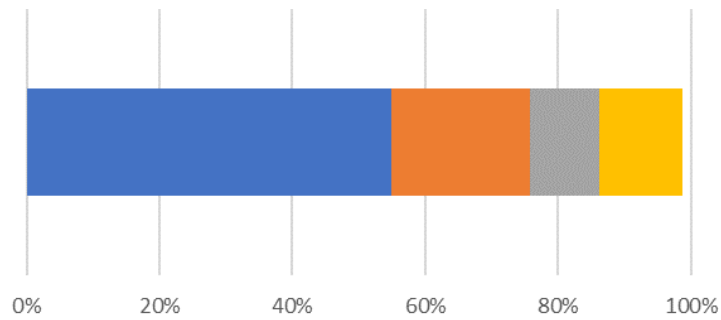
16. I am satisfied with the dental insurance.		
	# of Individuals	% of Total
Strongly Agree	480	13.3%
Somewhat Agree	948	26.2%
Neutral	536	14.8%
Somewhat Disagree	579	16.0%
Strongly Disagree	543	15.0%
Aware of, but NO Opinion	368	10.2%
Not Aware of this Program	108	3.0%
Prefer Not to Answer	52	1.4%
TOTAL	3614	



	1
■ Agreement	39.5%
■ Neutral	14.8%
■ Disagreement	31.0%
■ Don't Know/PNA	13.2%

Benefits Survey: All Responses

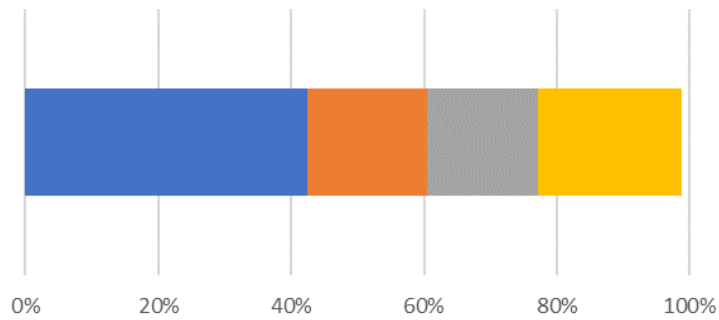
17. I am satisfied with the life insurance.		
	# of Individuals	% of Total
Strongly Agree	786	21.8%
Somewhat Agree	1195	33.1%
Neutral	756	21.0%
Somewhat Disagree	235	6.5%
Strongly Disagree	141	3.9%
Aware of, but NO Opinion	377	10.4%
Not Aware of this Program	76	2.1%
Prefer Not to Answer	42	1.2%
TOTAL	3608	



	1
■ Agreement	54.9%
■ Neutral	21.0%
■ Disagreement	10.4%
■ Don't Know/PNA	12.6%

Benefits Survey: All Responses

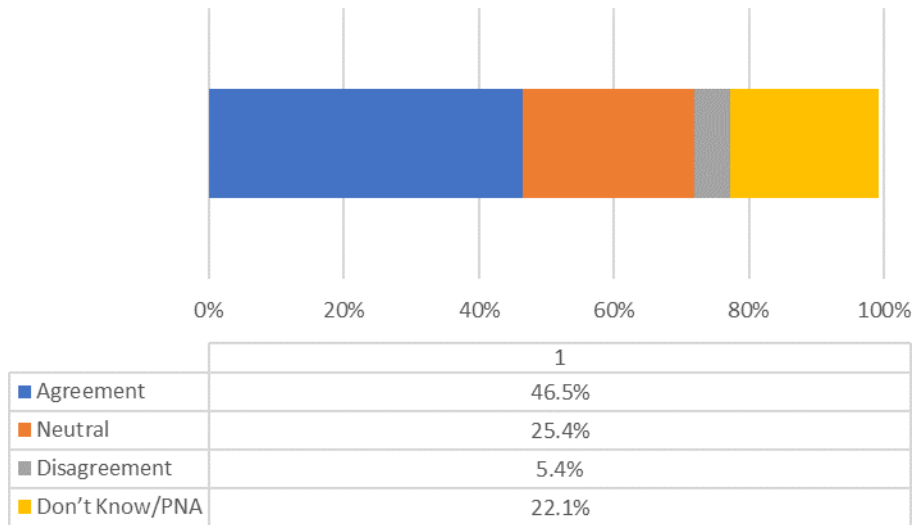
18. I am satisfied with the vision insurance.		
	# of Individuals	% of Total
Strongly Agree	603	16.7%
Somewhat Agree	931	25.8%
Neutral	646	17.9%
Somewhat Disagree	336	9.3%
Strongly Disagree	264	7.3%
Aware of, but NO Opinion	570	15.8%
Not Aware of this Program	209	5.8%
Prefer Not to Answer	47	1.3%
TOTAL	3606	



	1
■ Agreement	42.5%
■ Neutral	17.9%
■ Disagreement	16.6%
■ Don't Know/PNA	21.6%

Benefits Survey: All Responses

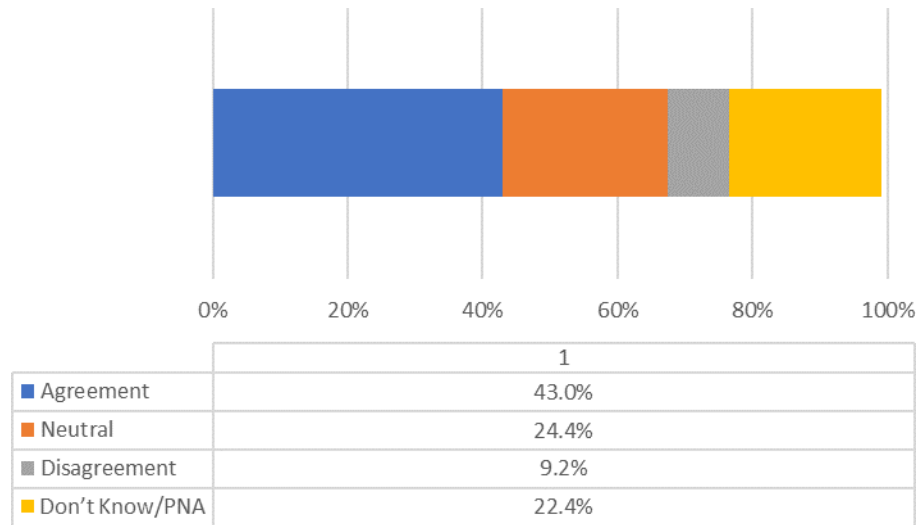
19. I am satisfied with the accidental death and dismemberment insurance.		
	# of Individuals	% of Total
Strongly Agree	401	18.3%
Somewhat Agree	620	28.2%
Neutral	558	25.4%
Somewhat Disagree	64	2.9%
Strongly Disagree	54	2.5%
Aware of, but NO Opinion	408	18.6%
Not Aware of this Program	77	3.5%
Prefer Not to Answer	15	0.7%
TOTAL	2197	



*This Question Excluded Retirees

Benefits Survey: All Responses

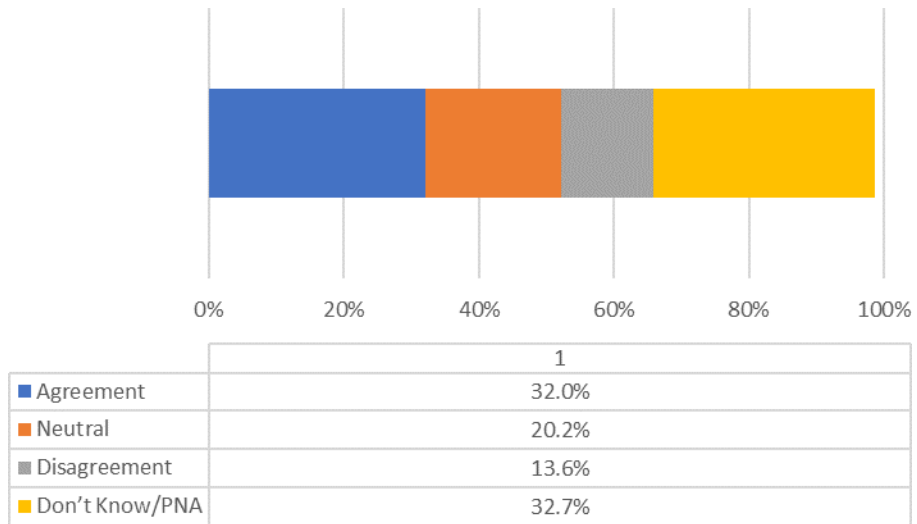
20. I am satisfied with the short-term or long-term disability insurance.		
	# of Individuals	% of Total
Strongly Agree	340	15.5%
Somewhat Agree	604	27.5%
Neutral	537	24.4%
Somewhat Disagree	122	5.6%
Strongly Disagree	80	3.6%
Aware of, but NO Opinion	432	19.7%
Not Aware of this Program	61	2.8%
Prefer Not to Answer	21	1.0%
TOTAL	2197	



*This Question Excluded Retirees

Benefits Survey: All Responses

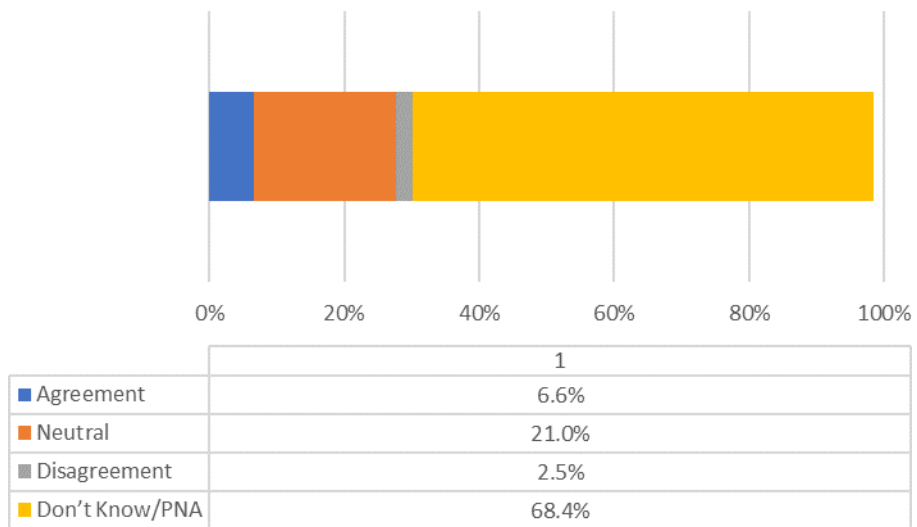
21. I am satisfied with the TexFlex flexible spending accounts.		
	# of Individuals	% of Total
Strongly Agree	311	14.1%
Somewhat Agree	394	17.9%
Neutral	445	20.2%
Somewhat Disagree	145	6.6%
Strongly Disagree	154	7.0%
Aware of, but NO Opinion	612	27.8%
Not Aware of this Program	108	4.9%
Prefer Not to Answer	31	1.4%
TOTAL	2200	



*This Question Excluded Retirees

Benefits Survey: All Responses

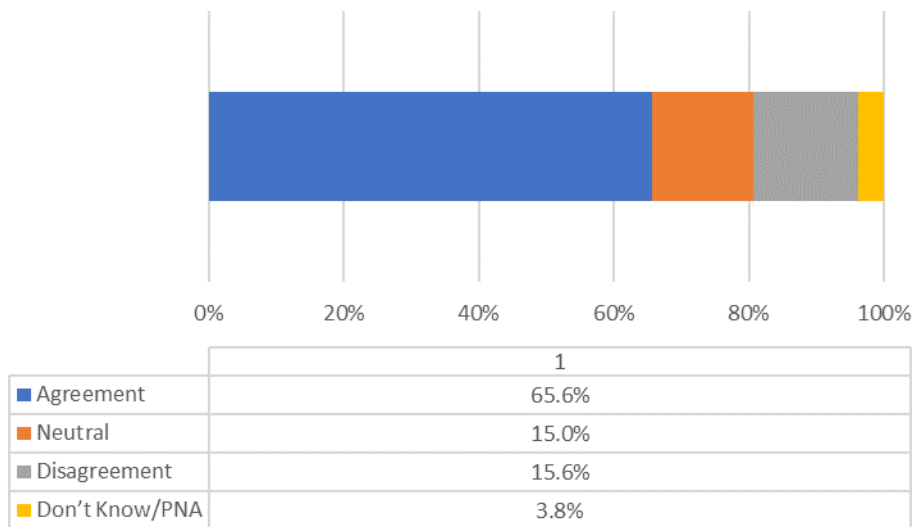
22. I am satisfied with the commuter spending account.		
	# of Individuals	% of Total
Strongly Agree	63	2.8%
Somewhat Agree	84	3.8%
Neutral	464	21.0%
Somewhat Disagree	27	1.2%
Strongly Disagree	28	1.3%
Aware of, but NO Opinion	587	26.5%
Not Aware of this Program	925	41.8%
Prefer Not to Answer	33	1.5%
TOTAL	2211	



*This Question Excluded Retirees

Benefits Survey: All Responses

23. I am satisfied with the health savings accounts.		
	# of Individuals	% of Total
Strongly Agree	39	24.4%
Somewhat Agree	66	41.3%
Neutral	24	15.0%
Somewhat Disagree	15	9.4%
Strongly Disagree	10	6.3%
Aware of, but NO Opinion	5	3.1%
Not Aware of this Program	1	0.6%
Prefer Not to Answer	0	0.0%
TOTAL	160	

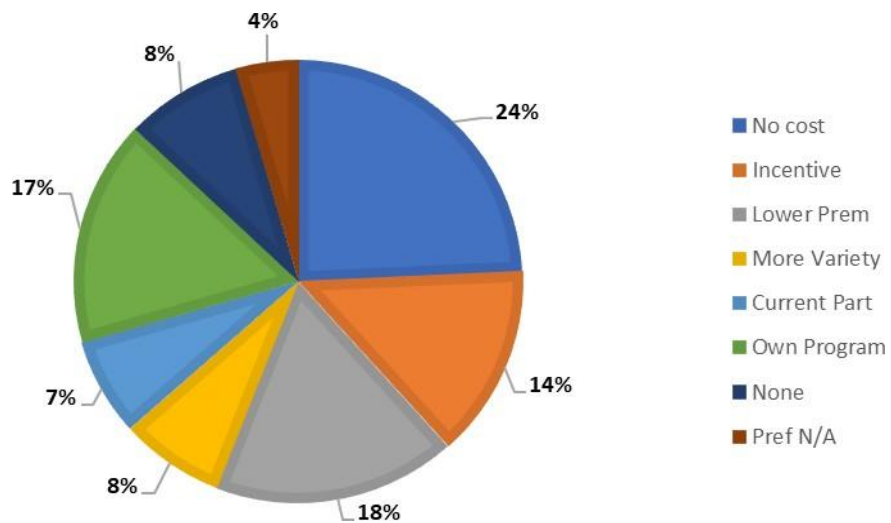


*** This Question was only asked if enrolled in Consumer Directed HealthSelect**

Benefits Survey: All Responses

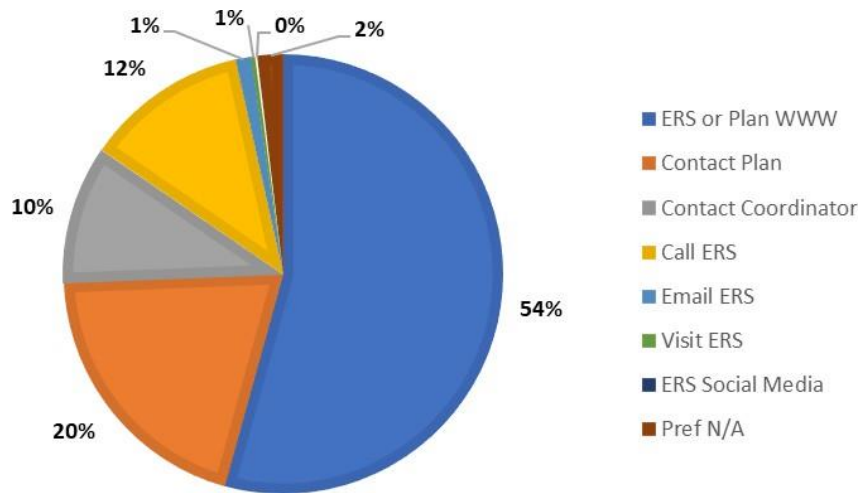
24. Your health plan encourages wellness by offering programs for care management, weight management, fitness, and tobacco cessation. Choose one statement below that would best motivate you to participate in your health plan's wellness program.

	# of Individuals	% of Total
No cost to me.	874	24.3%
A financial incentive to participate.	507	14.1%
Lowering my premium contribution	632	17.6%
More variety of wellness programs.	271	7.5%
I already participate in my health plan's wellness program.	256	7.1%
I participate in wellness activities on my own.	596	16.6%
None of these.	304	8.4%
I prefer not to answer.	161	4.5%
TOTAL	3601	



Benefits Survey: All Responses

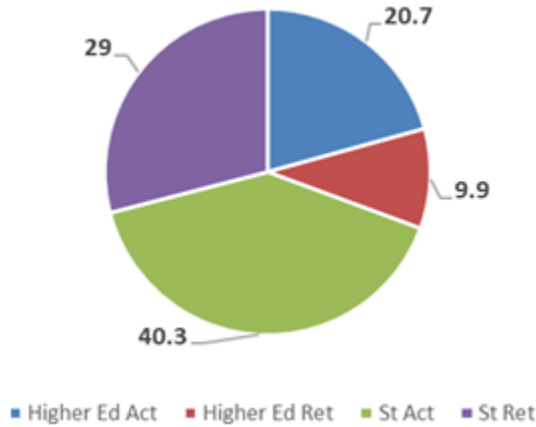
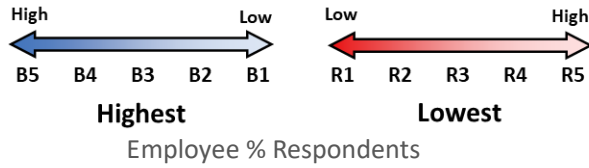
25. If I had a question about my GBP benefits, the first thing I would do for an answer would be to: (choose the best answer)		
	# of Individuals	% of Total
ERS or Plan WWW	1955	54.3%
Contact Plan	723	20.1%
Contact Coordinator	367	10.2%
Call ERS	431	12.0%
Email ERS	41	1.1%
Visit ERS	11	0.3%
ERS Social Media	7	0.2%
Pref N/A	66	1.8%
TOTAL	3601	



Benefits Survey: Employee Type

Employee Type: Number of Respondents		Higher Ed Act	Higher Ed Ret	St Act	St Ret	Total
Percentage %		20.7	9.9	40.3	29	100
Count		753	362	1468	1056	3639

#	Employee Type: Overall Benefits (1 low - 5 high)	Higher Ed Act	Higher Ed Ret	St Act	St Ret	Total
4	Overall, the GBP benefits meet my needs.	3.56 (R2)	4.19 (B5)	3.63 (R3)	4.16 (B5)	3.83 (B1)

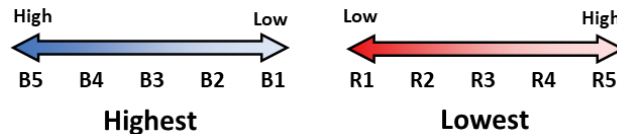


Benefits Survey: Employee Type

#	Employee Type: Benefits Items (1 low - 5 high)	Higher Ed Act	Higher Ed Ret	St Act	St Ret	Total
2	I know how to get information about my comprehensive GBP benefits.	3.62 (B1)	4.21 (B1)	3.84 (B3)	4.25 (B2)	3.95 (B3)
3	I understand how to use my GBP benefits effectively.	3.31 (R3)	4.10 (R4)	3.53 (R4)	4.09 (R5)	3.71 (B1)
4	Overall, the GBP benefits meet my needs.	3.56 (R5)	4.19 (R5)	3.63 (B1)	4.16 (B1)	3.83 (B2)
5	My GBP benefits are a valuable part of my total compensation / retirement package.	4.34 (B5)	4.77 (B5)	4.35 (B5)	4.77 (B5)	4.52 (B5)
6	The GBP is a competitive package when compared to private employers.	3.72 (B2)	4.47 (B3)	3.71 (B2)	4.32 (B2)	3.97 (B3)
7	Overall, my health insurance benefits meet my needs.	3.87 (B3)	4.55 (B4)	3.88 (B2)	4.46 (B3)	4.11 (B3)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	3.98 (B4)	4.39 (B3)	3.83 (B3)	4.42 (B4)	4.08 (B4)
9	My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.	3.46 (R4)	4.29 (B2)	3.33 (R3)	4.11 (R5)	3.68 (R5)
10	My plan includes the doctors and hospitals that I prefer.	3.84 (B2)	4.57 (B4)	3.92 (B2)	4.45 (B3)	4.12 (B3)
11	My plan makes it easy to see a specialist.	3.24 (R3)	4.44 (B3)	3.27 (R3)	4.32 (B2)	3.69 (R5)
12	The plan's online information helps me understand my benefits.	3.56 (R5)	4.02 (R4)	3.62 (B1)	3.98 (R4)	3.75 (B1)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.09 (R2)	3.37 (R1)	3.15 (R3)	3.32 (R2)	3.21 (R2)
*14	My health coverage is a major reason I plan to remain with my employer.	3.62(B1)		3.76 (B1)		3.71 (B1)
**15	I am satisfied with my plan's contribution to my health savings account.	3.49 (R4)		3.21 (R3)		3.33 (R3)
16	I am satisfied with the dental insurance.	2.99 (R1)	3.36 (R1)	3.00 (R1)	3.17 (R1)	3.08 (R1)
17	I am satisfied with the life insurance.	3.72 (B1)	3.76 (R2)	3.70 (B1)	3.75 (R4)	3.72 (B1)
18	I am satisfied with the vision insurance.	3.41 (R4)	3.57 (R3)	3.46 (R5)	3.45 (R3)	3.46 (R4)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.74 (B1)		3.73 (B1)		3.74 (B1)
*20	I am satisfied with the short-term or long-term disability insurance.	3.66 (B1)		3.56 (R5)		3.59 (R5)
*21	I am satisfied with the TexFlex flexible spending accounts	3.36 (R4)		3.40 (R4)		3.39 (R4)
*22	I am satisfied with the commuter spending account.	3.15 (R3)		3.21 (R3)		3.19 (R3)
**23	I am satisfied with the health savings accounts.	3.75 (B2)		3.66 (B1)		3.71 (B1)

*Excluded Retirees

** Only Asked if in CDHS Plan



Item #1 was a qualifying item regarding retirement status used for item display purposes.

Benefits Survey: When Retire

Wellness Programs: Best Motivations (2 highest/lowest)	Higher Ed Act	Higher Ed Ret	St Act	St Ret	Total
No Cost	19.4% (B)	27.8% (B)	21.6% (B)	30.2% (B)	24.3% (B)
Incentive	16.9%	9.7%	18.0%	8.1%	14.1%
Lower Prem	22.6% (B)	8.0%	22.8% (B)	9.9%	17.6% (B)
More Variety	7.5%	4.3% (R)	8.4%	7.5% (R)	7.5%
Current Part	5.1% (R)	11.6%	5.8% (R)	8.9%	7.1% (R)
Own Program	17.8%	22.7% (B)	11.7%	20.3% (B)	16.6%
None	8.2%	8.8%	7.8%	9.5%	8.4%
Pref N/A	2.5% (R)	7.1% (R)	4.0% (R)	5.6% (R)	4.5% (R)

Question for ERS: How would I get an answer? (2 highest/lowest)	Higher Ed Act	Higher Ed Ret	St Act	St Ret	Total
ERS or Plan WWW	53.7% (B)	49.9% (B)	57.6% (B)	51.5% (B)	54.3% (B)
Contact Plan	19.7%	19.5%	18.8% (B)	22.3% (B)	20.1% (B)
Contact Coordinator	20.5% (B)	5.1%	11.0%	3.4%	10.2%
Call ERS	3.6%	21.8% (B)	9.0%	18.7%	12.0%
Email ERS	0.9%	0.6%	1.5%	1.0%	1.1%
Visit ERS	0.1% (R)	0.3% (R)	0.3% (R)	0.5% (R)	0.3% (R)
ERS Social Media	0.1% (R)	0.3% (R)	0.2% (R)	0.2% (R)	0.2% (R)
Pref N/A	1.2%	2.5%	1.6%	2.4%	1.8%

Highest

B

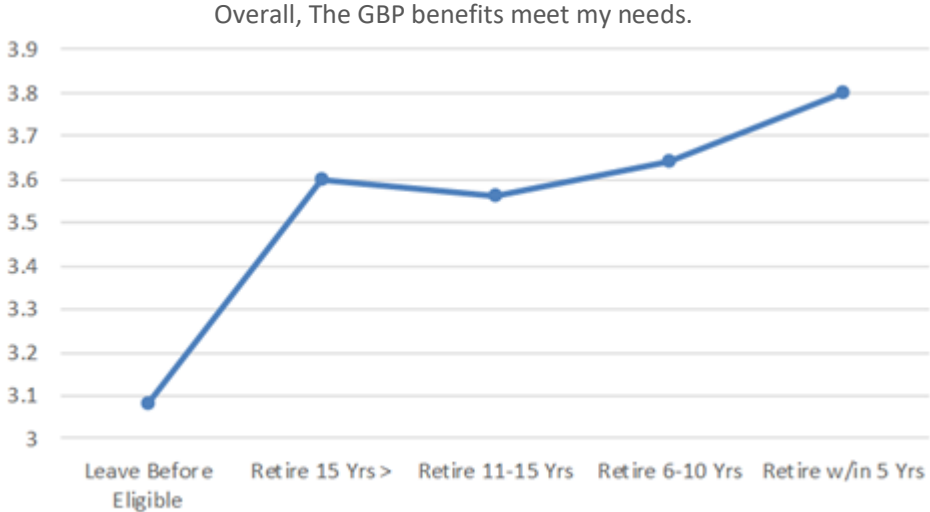
Lowest

R

Benefits Survey: When Retire

When Retire: Number of Respondents (excluded Retirees)	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
Percentage %	3.2	25.6	13.8	18.2	23.5	13.3	2.4	100
Count	70	562	303	400	515	292	53	2195

#	When Retire: Overall Benefits (1 low – 5 high)	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
4	Percentage %	3.08 (R1)	3.6 (B1)	3.56 (R5)	3.64 (B1)	3.8 (B5)	3.47 (R4)	3.32 (R3)	3.61

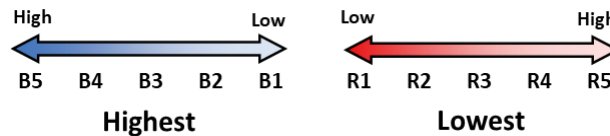


Benefits Survey: Salary

#	When Retire: Benefits Items (1 low - 5 high)	Leave Before Eligible	Retire 15 Yrs	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Note Sure	Pref N/A	Total
2	I know how to get information about my comprehensive GBP benefits.	3.46 (B4)	3.74 (B2)	3.7 (B1)	3.8 (B2)	3.93 (B2)	3.7 (B2)	3.57 (B3)	3.77 (B2)
3	I understand how to use my GBP benefits effectively.	3 (R4)	3.38 (R4)	3.38 (R3)	3.46 (R4)	3.67 (R5)	3.4 (R4)	3.63 (B3)	3.46 (R4)
4	Overall, the GBP benefits meet my needs.	3.08 (R5)	3.6 (B1)	3.56 (R5)	3.64 (B1)	3.8 (B1)	3.47 (R5)	3.32 (B1)	3.61 (B1)
5	My GBP benefits are a valuable part of my total compensation/retirement package.	3.4 (B4)	4.32 (B5)	4.39 (B5)	4.45 (B5)	4.52 (B5)	4.21 (B5)	4 (B5)	4.35 (B5)
6	The GBP is a competitive package when compared to private employers.	3.1 (R5)	3.74 (B2)	3.69 (B1)	3.76 (B1)	3.93 (B2)	3.53 (B1)	3.32 (B1)	3.72 (B1)
7	Overall, my health insurance benefits meet my needs.	3.39 (B3)	3.9 (B3)	3.79 (B1)	3.88 (B2)	4.06 (B2)	3.78 (B2)	3.44 (B1)	3.87 (B2)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	3.33(B3)	3.89 (B3)	3.82 (B1)	3.91(B2)	4.06 (B3)	3.85 (B4)	3.34 (B1)	3.89 (B3)
9	My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.	2.94 (R3)	3.47 (R4)	3.31 (R3)	3.36 (R4)	3.47 (R4)	3.3 (R3)	2.92(R4)	3.38 (R4)
10	My plan includes the doctors and hospitals that I prefer.	3.67 (B5)	3.84 (B2)	3.85 (B1)	3.97 (B2)	4.05 (B2)	3.74 (B1)	3.76 (B4)	3.89 (B3)
11	My plan makes it easy to see a specialist.	2.92 (R3)	3.14 (R2)	3.17 (R2)	3.29 (R4)	3.53 (R4)	3.16 (R3)	2.98 (R4)	3.26 (R3)
12	The plan's online information helps me understand my benefits.	3.29 (B2)	3.59 (B1)	3.54 (R4)	3.62 (R5)	3.74 (B1)	3.48 (R5)	3.64 (B3)	3.6 (R5)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.13 (B1)	3.24 (R3)	3.18 (R2)	3.03 (R2)	3.1 (R1)	3.05 (R1)	3.2 (R5)	3.13 (R2)
*14	My health coverage is a major reason I plan to remain with my employer.	2.86 (R3)	3.53 (R5)	3.76 (B1)	3.87 (B2)	3.98 (B2)	3.58 (B1)	3.29 (R5)	3.71 (B1)
**15	I am satisfied with my plan's contribution to my health savings account.	2.88 (R3)	3.31 (R4)	3.78 (B1)	3.3 (R4)	3.18 (R2)	3.38 (R5)	2.33 (R3)	3.35 (R4)
16	I am satisfied with the dental insurance.	2.8 (R1)	3.04 (R1)	3 (R1)	2.89 (R1)	3.04 (R1)	3.08 (R1)	2.87 (R4)	3 (R1)
17	I am satisfied with the life insurance.	3.45 (B3)	3.68 (B1)	3.76 (B1)	3.64 (B1)	3.8 (B1)	3.7 (B2)	3.53 (B2)	3.71 (B1)
18	I am satisfied with the vision insurance.	3.21 (B2)	3.48 (R4)	3.57 (R5)	3.23 (R3)	3.5 (R4)	3.52 (R5)	3.32 (R5)	3.44 (R4)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.42 (B3)	3.71 (B1)	3.8 (B1)	3.7 (B1)	3.8 (B1)	3.71 (B2)	3.74 (B4)	3.74 (B1)
*20	I am satisfied with the short-term or long-term disability insurance.	3.07 (R4)	3.62 (R5)	3.65 (R5)	3.59 (R5)	3.64 (R5)	3.56 (B1)	3.39 (B1)	3.59 (B1)
*21	I am satisfied with the TexFlex flexible spending accounts	2.98 (R4)	3.46 (R4)	3.41 (R4)	3.29 (R4)	3.51 (R5)	3.27 (R4)	3.24 (R5)	3.39 (R4)
*22	I am satisfied with the commuter spending account.	2.92 (R3)	3.26 (R3)	3.19 (R4)	3.16 (R3)	3.18 (R5)	3.12 (R5)	3.33 (B1)	3.19 (R3)
**23	I am satisfied with the health savings accounts.	3.38 (B3)	3.69 (B1)	4.07 (B3)	4 (B3)	3.67 (R5)	3.52 (B1)	2 (R1)	3.73 (B1)

*Excluded Retirees

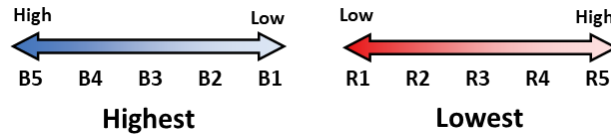
**Only Asked if in CDHS Plan



Benefits Survey: Salary

Salary: Number of Respondents	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
Percentage %	1.7	18.5	34.2	23.4	11.9	10.3	100
Count	63	675	1245	851	432	373	3639

#	Salary: Overall Benefits (1 low - 5 high)	> \$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
4	Overall, the GBP benefits meet my needs.	3.92 (R4)	3.86 (R1)	3.95 (B1)	3.98 (B2)	3.96 (B1)	4.08 (B5)	3.95 (B1)

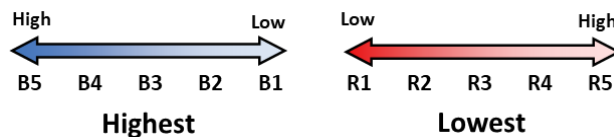


Benefits Survey: Salary

#	Salary: Benefits Items (1 low - 5 high)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
2	I know how to get information about my comprehensive GBP benefits.	3.92 (B1)	3.86 (B1)	3.95 (B2)	3.98 (B2)	3.96 (B1)	4.08 (B2)	3.95 (B1)
3	I understand how to use my GBP benefits effectively.	3.93 (B1)	3.61 (R4)	3.7 (R5)	3.7 (R5)	3.73 (B1)	3.84 (B1)	3.71 (B1)
4	Overall, the GBP benefits meet my needs.	4.16 (B2)	3.78 (B1)	3.85 (B2)	3.79 (B1)	3.85 (B1)	3.91 (B1)	3.83 (B1)
5	My GBP benefits are a valuable part of my total compensation/retirement package.	4.67 (B5)	4.41 (B5)	4.49 (B5)	4.52 (B5)	4.65 (B5)	4.6 (B5)	4.52 (B5)
6	The GBP is a competitive package when compared to private employers.	4.38 (B3)	3.92(B1)	4 (B2)	3.92 (B1)	3.96 (B1)	4 (B2)	3.97 (B2)
7	Overall, my health insurance benefits meet my needs.	4.51 (B3)	4.11(B3)	4.15 (B3)	4.06 (B2)	4.06(B2)	4.09 (B2)	4.11 (B2)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	4.32 (B3)	4.09 (B3)	4.11 (B3)	4.04 (B2)	4.17 (B3)	3.96 (B1)	4.08 (B2)
9	My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.	4.19(B2)	3.68 (R5)	3.66 (R5)	3.63 (R5)	3.74 (B1)	3.69 (B1)	3.68 (R5)
10	My plan includes the doctors and hospitals that I prefer.	4.44 (B4)	4.19 (B4)	4.14 (B3)	4.07(B2)	4.08(B2)	4.06 (B2)	4.12 (B3)
11	My plan makes it easy to see a specialist.	4.42 (B4)	3.84(B1)	3.73 (R5)	3.61 (R5)	3.54(R4)	3.52 (R5)	3.69 (R5)
12	The plan's online information helps me understand my benefits.	3.93 (B1)	3.79 (B1)	3.76 (B1)	3.72 (B1)	3.74 (B1)	3.73 (B1)	3.75 (B1)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.64 (R4)	3.35 (R3)	3.26 (R2)	3.19 (R4)	3.03 (R2)	2.95 (R1)	3.21 (R3)
*14	My health coverage is a major reason I plan to remain with my employer.	3.38 (R3)	3.89 (B1)	3.8 (B1)	3.65 (R5)	3.62 (R5)	3.41 (R4)	3.71 (B1)
**15	I am satisfied with my plan's contribution to my health savings account.	3 (R1)	3.44 (R4)	3.45 (R4)	3.16 (R3)	3.42 (R4)	3.21 (R4)	3.33 (R4)
16	I am satisfied with the dental insurance.	3.43 (R3)	3.1 (R1)	3.17 (R1)	2.92 (R1)	3.05 (R1)	3.11 (R1)	3.08 (R1)
17	I am satisfied with the life insurance.	3.78 (R5)	3.75 (R5)	3.75 (B1)	3.68 (B1)	3.73 (B1)	3.67 (R5)	3.72 (B1)
18	I am satisfied with the vision insurance.	3.56 (R4)	3.55 (R4)	3.54 (R4)	3.38 (R4)	3.37 (R4)	3.28 (R3)	3.46 (R4)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.5 (R4)	3.8 (R5)	3.76 (R5)	3.69 (R5)	3.74 (R5)	3.68 (B1)	3.74 (B1)
*20	I am satisfied with the short-term or long-term disability insurance.	3.29 (R3)	3.58 (R4)	3.59 (R4)	3.5 (R5)	3.69 (R5)	3.63 (R5)	3.59 (R5)
*21	I am satisfied with the TexFlex flexible spending accounts	3.33 (R3)	3.45(R4)	3.37 (R3)	3.41 (R4)	3.3 (R3)	3.42 (R4)	3.39 (R4)
*22	I am satisfied with the commuter spending account.	3.29 (R3)	3.26 (R3)	3.23 (R1)	3.21 (R4)	2.97 (R1)	3.11 (R3)	3.19 (R3)
**23	I am satisfied with the health savings accounts.	4 (B1)	3.7 (R5)	3.68 (R5)	3.67 (R5)	3.79 (B1)	3.71 (R5)	3.71 (R5)

*Excluded Retirees

** Only Asked if in CDHS Plan



Benefits Survey: Salary

Wellness Programs: Best Motivations (2 highest/lowest)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
No Cost	32.3% (B)	30.3% (B)	26.1% (B)	21.4% (B)	19.9% (B)	17.6%	24.3% (B)
Incentive	8.1%	11.2%	15.0%	15.2%	15.2%	13.2%	14.1%
Lower Prem	3.2% (R)	13.6% (B)	16.0% (B)	18.4% (B)	19.9% (B)	27.6% (B)	17.6% (B)
More Variety	4.8%	8.5%	7.2%	7.4% (R)	9.1%	5.7%	7.5%
Current Part	8.1%	6.1% (R)	6.9% (R)	8.7%	7.5%	5.4% (R)	7.1% (R)
Own Program	24.2% (B)	13.5%	15.2%	16.4%	20.% (B)	21.4% (B)	16.6%
None	17.7%	9.6%	8.9%	8.1%	5.8% (R)	7.3%	8.4%
Pref N/A	1.6% (R)	7.2% (R)	4.7% (R)	4.4% (R)	2.3% (R)	1.9% (R)	4.5% (R)

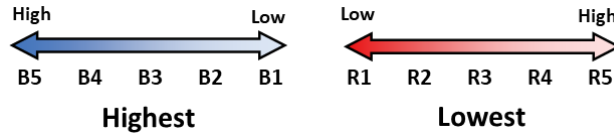
Question for ERS: How would I get an answer? (2 highest/lowest)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
ERS or Plan WWW	45.9% (B)	46.5% (B)	52.0% (B)	59.2% (B)	56.2% (B)	64.1% (B)	54.3% (B)
Contact Plan	21.3% (B)	19.7% (B)	22.4% (B)	19.8% (B)	19.5% (B)	14.1% (B)	20.1% (B)
Contact Coordinator	11.5%	9.9%	9.4%	9.4%	12.2%	12.7%	10.2%
Call ERS	18.0%	18.8%	12.5%	8.4%	9.6%	7.6%	12.0%
Email ERS	0.0% (R)	1.3%	0.9%	1.4%	1.6%	0.5%	1.1%
Visit ERS	1.6%	0.3% (R)	0.4% (R)	0.2% (R)	0.0% (R)	0.3%(R)	0.3% (R)
ERS Social Media	0.0% (R)	0.0% (R)	0.2% (R)	0.4% (R)	0.2% (R)	0.0%(R)	0.2% (R)
Pref N/A	1.6%	3.4%	2.2%	1.2%	0.5%	0.8%	1.8%

Highest Lowest
B R

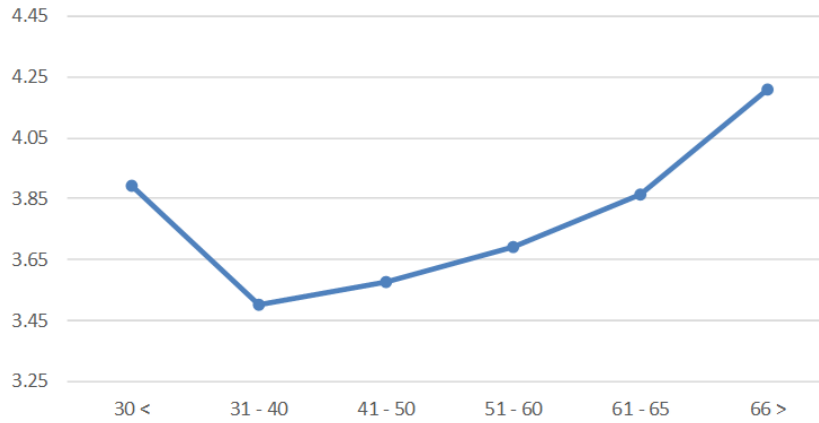
Benefits Survey: Age

Age: Number of Respondents	30 <	31 - 40	41 - 50	51 - 60	61 - 65	66 >	Total
Percentage %	3.4	10.8	17.6	25.4	14.5	28.2	100
Count	125	393	642	926	526	1027	3639

#	Age: Overall Benefits (1 low - 5 high)	30 <	31 - 40	41 - 50	51 - 60	61 - 65	66 >	Total
4	Overall, the GBP benefits meet my needs.	3.89 (B1)	3.50 (R1)	3.58 (R2)	3.69 (R3)	3.86 (B1)	4.21 (B5)	3.83 (B1)



Overall, the GBP benefits meet my needs.

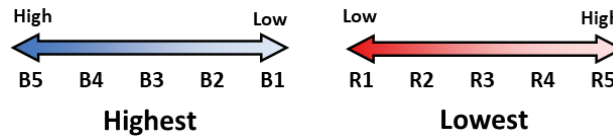


Benefits Survey: Age

#	Age: Benefits Items (1 low - 5 high)	30 <	31 - 40	41 - 50	51 - 60	61 - 65	66 >	Total
2	I know how to get information about my comprehensive GBP benefits.	3.75(R5)	3.66 (B1)	3.78 (B1)	3.90 (B1)	4.04 (B2)	4.20 (B1)	3.95 (B2)
3	I understand how to use my GBP benefits effectively.	3.37 (R1)	3.30 (R5)	3.47 (R5)	3.62 (R5)	3.79 (B1)	4.08 (B1)	3.71 (B1)
4	Overall, the GBP benefits meet my needs.	3.89 (B2)	3.50 (B1)	3.58 (R5)	3.69 (B1)	3.86 (B2)	4.21 (B2)	3.83 (B2)
5	My GBP benefits are a valuable part of my total compensation/retirement package.	4.28 (B5)	4.19 (B5)	4.37 (B5)	4.49 (B5)	4.59 (B5)	4.74 (B5)	4.52 (B5)
6	The GBP is a competitive package when compared to private employers.	3.95(B2)	3.55 (B1)	3.67 (B1)	3.87 (B1)	4.03 (B2)	4.39 (B3)	3.97 (B2)
7	Overall, my health insurance benefits meet my needs.	4.26 (B5)	3.74 (B2)	3.80 (B1)	3.99 (B2)	4.11 (B3)	4.54(B4)	4.11 (B3)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	4.13 (B3)	3.76 (B2)	3.78 (B1)	4.00 (B2)	4.16 (B3)	4.45 (B3)	4.08 (B3)
9	My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.	3.80 (R5)	3.37 (R5)	3.28 (R3)	3.40 (R3)	3.60 (R5)	4.33 (B3)	3.68 (R5)
10	My plan includes the doctors and hospitals that I prefer.	4.00 (B3)	3.73 (B2)	3.84 (B2)	3.99 (B2)	4.15 (B3)	4.56 (B4)	4.12 (B3)
11	My plan makes it easy to see a specialist.	3.35 (R1)	3.02 (R1)	3.12 (R3)	3.46 (R4)	3.74 (B1)	4.52 (B4)	3.69 (R5)
12	The plan's online information helps me understand my benefits.	3.88 (B1)	3.48 (B1)	3.53 (R5)	3.70 (B1)	3.77 (B1)	4.03 (R5)	3.75 (B1)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.24 (R5)	3.29 (R4)	3.17 (R3)	3.11 (R2)	3.13 (R5)	3.33 (R3)	3.21 (R3)
*14	My health coverage is a major reason I plan to remain with my employer.	3.60 (R5)	3.49 (B1)	3.62 (B1)	3.82 (B1)	3.95 (B1)	3.89 (R5)	3.71 (B1)
**15	I am satisfied with my plan's contribution to my health savings account.	3.50 (R4)	2.92 (R5)	3.55 (R5)	3.32 (R3)	3.56 (R4)		3.33 (R3)
16	I am satisfied with the dental insurance.	3.33 (R4)	3.03 (R3)	2.92 (R1)	2.97 (R5)	3.10 (R5)	3.28 (R2)	3.08 (R5)
17	I am satisfied with the life insurance.	4.04 (B2)	3.63 (B1)	3.73 (B1)	3.75 (B1)	3.65 (R5)	3.73 (R4)	3.72 (B1)
18	I am satisfied with the vision insurance.	3.90 (B1)	3.48 (B1)	3.40 (R4)	3.39 (R3)	3.38 (R4)	3.56 (R4)	3.46 (R4)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.94 (B1)	3.71 (B1)	3.71 (B1)	3.73 (B1)	3.67 (R5)	3.88 (R5)	3.74 (R5)
*20	I am satisfied with the short-term or long-term disability insurance.	3.73 (R5)	3.47 (B1)	3.63 (B1)	3.59 (R5)	3.59 (R5)	3.68 (R4)	3.59 (R5)
*21	I am satisfied with the TexFlex flexible spending accounts	3.7 (R5)1	3.37 (R5)	3.36 (R5)	3.40 (R4)	3.31(R3)	3.46 (R3)	3.39 (R3)
*22	I am satisfied with the commuter spending account.	3.77 (R5)	3.23 (R4)	3.11 (R4)	3.20 (R4)	3.14 (R5)	3.03 (R5)	3.19 (R4)
**23	I am satisfied with the health savings accounts.	3.83 (B1)	3.44 (R5)	3.83 (B2)	3.83 (B1)	3.57 (R4)		3.71 (B1)

*Excluded Retirees

** Only Asked if in CDHSPlan



Benefits Survey: Age

Wellness Programs: Best Motivations (2 highest/lowest)	30 <	31 - 40	41 - 50	51 - 60	61 - 65	66 >	Total
No Cost	24.0% (B)	17.3%	18.5%	23.9% (B)	29.2% (B)	28.4% (B)	24.3% (B)
Incentive	24.8% (B)	21.9% (B)	18.8% (B)	13.8%	11.7%	8.1%	14.1%
Lower Prem	17.6%	26.3% (B)	28.4% (B)	20.4% (B)	12.9%	7.1% (R)	17.6% (B)
More Variety	7.2%	8.2%	9.4%	7.0%	6.3% (R)	7.2%	7.5%
Current Part	5.6%	4.1% (R)	5.5%	5.7% (R)	6.3% (R)	11.2%	7.1% (R)
Own Program	12.8%	12.2%	12.4%	13.8%	19.0% (B)	22.5% (B)	16.6%
None	4.0% (R)	7.9%	5.0% (R)	9.9%	9.0%	9.7%	8.4%
Pref N/A	4.0% (R)	2.0% (R)	1.9% (R)	5.5% (R)	5.6% (R)	5.6% (R)	4.5% (R)

Question for ERS: How would I get an answer? (2 highest/lowest)	30 <	31 - 40	41 - 50	51 - 60	61 - 65	66 >	Total
ERS or Plan WWW	63.2% (B)	59.7% (B)	58.8% (B)	54.0% (B)	52.5% (B)	49.4% (B)	54.3% (B)
Contact Plan	14.4% (B)	19.4% (B)	18.5% (B)	22.2% (B)	20.4% (B)	20.0% (B)	20.1% (B)
Contact Coordinator	10.4%	13.5%	12.4%	11.1%	10.8%	6.3%	10.2%
Call ERS	7.2%	4.6%	7.4%	9.7%	12.7%	20.0% (B)	12.0%
Email ERS	0.0% (R)	1.8%	0.8%	1.3%	1.3%	1.0%	1.1%
Visit ERS	1.6%	0.3% (R)	0.2% (R)	0.2% (R)	0.0% (R)	0.5% (R)	0.3% (R)
ERS Social Media	0.0% (R)	0.0% (R)	0.3% (R)	0.1% (R)	0.2% (R)	0.3% (R)	0.2% (R)
Pref N/A	3.2%	0.8%	1.7%	1.3%	2.1%	2.5%	1.8%

Highest

B

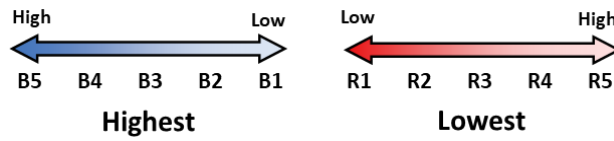
Lowest

R

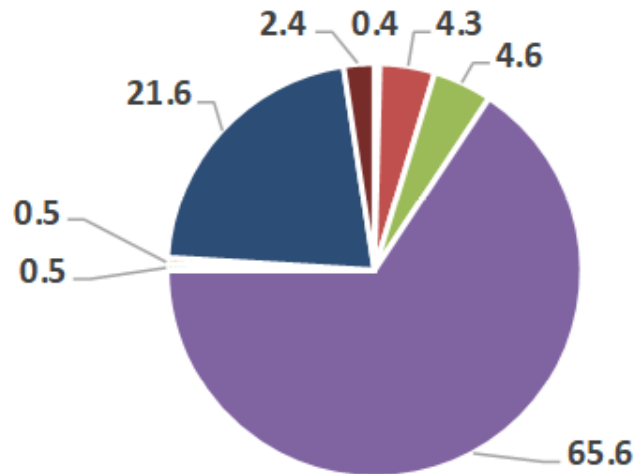
Benefits Survey: Plan

Plan: Number of Respondents	Comm. First	CDHS	Secondary	In-Area	Out of Area	KelseyCare	Medicare Adv.	Scott & White	Total
Percentage %	0.4	4.3	4.6	65.6	0.5	0.5	21.6	2.4	100
Count	14	158	167	2389	19	17	787	88	3639

Plan: Overall Benefits (1 low – 5 High)	Comm. First	Health Select	Secondary	In-Area	Out of Area	KelseyCare	Medicare Adv.	Scott & White	Total
Overall, the GBP benefits meet my needs.	3.54 (R2)	3.47 (R1)	4.07 (B3)	3.67 (R3)	4.16 (B3)	4.44 (B5)	4.31 (B4)	3.72 (R4)	3.83 (B1)



Plan % Respondents



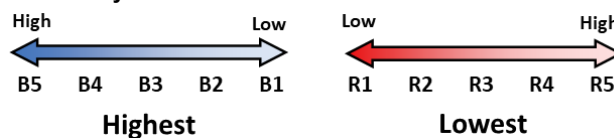
- Comm. First
- CDHS
- Secondary
- HS of TX
- Out of Area
- KelseyCare
- Medicare Adv.
- Scott & White

Benefits Survey: Plan

#	Plan: Benefits Items (1 low – 5 High)	Comm. First	CDHS	Secondary	HS of TX	Out of Area	KelseyCare	Medicare Adv.	Scott & White	Total
2	I know how to get information about my comprehensive GBP.	3.57(B2)	3.78 (B2)	4.21 (B1)	3.83 (B2)	4.21 (B1)	3.75 (R2)	4.32 (B2)	3.92 (B2)	3.95 (B2)
3	I understand how to use my GBP benefits effectively.	3.17 (B1)	3.46 (R5)	4.1 (R5)	3.54 (R5)	4 (R5)	4 (R4)	4.19 (B1)	3.57 (R5)	3.71 (B1)
4	Overall, the GBP benefits meet my needs.	3.54 (B2)	3.47 (R5)	4.07 (R5)	3.67 (B1)	4.16 (B1)	4.44 (B1)	4.31 (B1)	3.72 (R5)	3.83 (B1)
5	My GBP benefits are a valuable part of my total compensation.	4.15 (B5)	4.18 (B5)	4.75 (B3)	4.43 (B5)	4.84 (B5)	4.56 (B2)	4.81 (B5)	4.35 (B5)	4.52 (B5)
6	The GBP is a competitive package when compared to private employers.	3.25 (B1)	3.55 (B1)	4.23 (B1)	3.8 (B1)	4.65 (B4)	4.33 (B1)	4.5 (B3)	3.9 (B1)	3.97 (B1)
7	Overall, my health insurance benefits meet my needs.	3.69 (B2)	3.83 (B2)	4.38 (B1)	3.93 (B2)	4.53 (B3)	4.76 (B4)	4.66 (B3)	4 (B2)	4.11 (B2)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	3.29 (B1)	3.85 (B2)	4.41 (B1)	3.95 (B2)	4.58 (B3)	4.4 (B1)	4.51 (B3)	4.03 (B2)	4.08 (B2)
9	My out-of-pocket health care costs are reasonable.	3 (R4)	3.25 (R3)	4.12 (R5)	3.42 (R4)	4.05 (B1)	4.5 (B2)	4.49 (B3)	3.34 (R3)	3.68 (R5)
10	My plan includes the doctors and hospitals that I prefer.	3 (R4)	3.87 (B3)	4.55 (B2)	3.94 (B2)	4.33 (B2)	4.81 (B5)	4.64 (B4)	4.16 (B4)	4.12 (B3)
11	My plan makes it easy to see a specialist.	2.7 (R1)	3.94 (B3)	4.55 (B2)	3.27 (R3)	4 (B1)	4.82 (B5)	4.66 (B4)	4.07 (B4)	3.69 (R5)
12	The plan's online information helps me understand my benefits.	2.83 (R3)	3.79 (B2)	3.9 (R4)	3.62 (B1)	4.06 (B1)	4.2 (R5)	4.11 (R5)	3.71 (R5)	3.75 (B1)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.18 (B1)	3.02 (R1)	3.16 (R1)	3.15 (R2)	3.06 (R3)	3.36 (R1)	3.45 (R3)	3.13(R2)	3.21 (R1)
*14	My health coverage is a major reason I plan to remain with my employer.	3.23 (B1)	3.03 (R1)	5 (B5)	3.76 (B2)	4 (B1)		4 (R4)	3.81 (B2)	3.71 (B1)
**15	I am satisfied with my plan's contribution to my health savings account.		3.32 (R3)							3.32 (R2)
16	I am satisfied with the dental insurance.	2.91 (R3)	3.27 (R3)	3.29 (R1)	3 (R1)	3.13 (R3)	3.86 (R3)	3.29 (R5)	2.96 (R1)	3.08 (R1)
17	I am satisfied with the life insurance.	3.8 (B3)	3.55 (B1)	3.87 (R4)	3.72 (B1)	4.06 (B1)	3.33 (R1)	3.73 (R3)	3.7 (B1)	3.72 (B1)
18	I am satisfied with the vision insurance.	2.92 (R3)	3.36 (R2)	3.25 (R1)	3.44 (R4)	3.57 (R4)	3.83 (R3)	3.61 (R3)	3.25 (R3)	3.46 (R3)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.1 (R5)	3.52 (R5)	5 (B5)	3.76 (B1)	2 (R1)		3 (R1)	3.75 (B1)	3.74 (B1)
*20	I am satisfied with the short-term or long-term disability insurance.	3 (R4)	3.59 (B1)	5 (B5)	3.6 (R5)	2 (R1)		3 (R1)	3.76 (B1)	3.59 (R4)
*21	I am satisfied with the TexFlex flexible spending accounts	2.8 (R3)	3.39 (R4)		3.4 (R3)			3 (R1)	3.14 (R2)	3.39 (R3)
*22	I am satisfied with the commuter spending account.	2.67 (R1)	3.02 (R1)		3.22 (R3)			3 (R1)	2.87 (R1)	3.19 (R2)
**23	I am satisfied with the health savings accounts.		3.71 (B2)							3.71 (B1)

*Excluded Retirees

** Only Asked if in CDHS Plan



Benefits Survey: Plan

Wellness Programs: Best Motivations (2 highest/lowest)	Comm. First	CDHS	Secondary	HS of TX	Out of Area	KelseyCare	Medicare Adv.	Scott & White	Total
No Cost	35.7% (B)	9.6%	26.3% (B)	23.2% (B)	15.8% (B)	50.0% (B)	29.2% (B)	26.4% (B)	24.3% (B)
Incentive	14.3%	28.7% (B)	6.6%	15.7%	10.5%	6.3% (R)	8.2%	13.8%	14.1%
Lower Prem	21.4% (B)	27.4% (B)	6.0% (R)	21.3% (B)	15.8% (B)	12.5% (B)	6.6% (R)	17.2%	17.6% (B)
More Variety	14.3%	3.2% (R)	8.4%	8.1%	10.5%	6.3% (R)	6.6% (R)	5.7%	7.5%
Current Part	0.0% (R)	3.2% (R)	3.0% (R)	5.5% (R)	5.3% (R)	12.5% (B)	14.4%	2.3% (R)	7.1% (R)
Own Program	0.0% (R)	18.5%	26.3% (B)	14.1%	31.6% (B)	6.3% (R)	21.1% (B)	21.8% (B)	16.6%
None	7.1%	7.6%	16.8%	8.2%	0.0% (R)	0.0% (R)	7.9%	9.2%	8.4%
Pref N/A	7.1%	1.9% (R)	6.6%	4.0% (R)	10.5%	6.3% (R)	6.0% (R)	3.4% (R)	4.5% (R)

Question for ERS: How would I get an answer? (2 highest/lowest)	Comm. First	CDHS	Secondary	HS of TX	Out of Area	KelseyCare	Medicare Adv.	Scott & White	Total
ERS or Plan WWW	50.0% (B)	66.9% (B)	44.0% (B)	55.0% (B)	68.4% (B)	43.8% (B)	52.1% (B)	52.3% (B)	54.3% (B)
Contact Plan	0.0% (R)	11.7%	27.1% (B)	21.1% (B)	15.8% (B)	6.3%	18.8%	11.4%	20.1% (B)
Contact Coordinator	7.1%	14.9% (B)	4.2%	12.2%	10.5%	6.3%	4.5%	10.2%	10.2%
Call ERS	21.4% (B)	4.5%	21.7%	8.3%	5.3%	43.8% (B)	21.0% (B)	19.3% (B)	12.0%
Email ERS	7.1%	1.9%	1.2%	1.2%	0.0% (R)	0.0% (R)	0.5% (R)	3.4%	1.1%
Visit ERS	0.0% (R)	0.0% (R)	0.0% (R)	0.3% (R)	0.0% (R)	0.0% (R)	0.5% (R)	0.0% (R)	0.3% (R)
ERS Social Media	0.0% (R)	0.0% (R)	0.0% (R)	0.2% (R)	0.0% (R)	0.0% (R)	0.3% (R)	0.0% (R)	0.2% (R)
Pref N/A	14.3%	0.0% (R)	1.8%	1.7%	0.0% (R)	0.0% (R)	2.2%	3.4%	1.8%

Highest



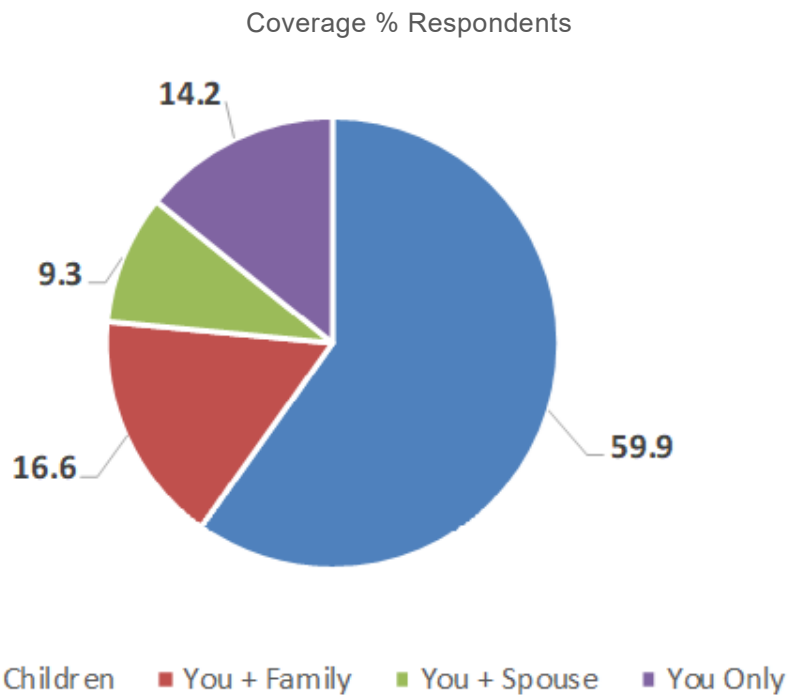
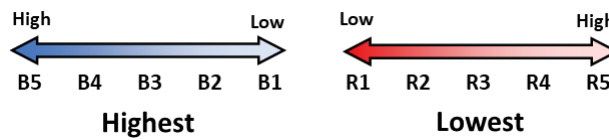
Lowest



Benefits Survey: Coverage

Coverage: Number of Respondents		You + Children	You + Family	You + Spouse	You Only	Total
	Percentage%	59.9	16.6	9.3	14.2	100
	Count	2180	604	338	517	3639

#	Coverage: Overall Benefits (1 low – 5 high)	You + Children	You + Family	You + Spouse	You Only	Total
4	Overall, the GBP benefits meet my needs	3.81 (R2)	3.81 (R2)	4.09 (B4)	3.97 (B1)	3.95 (B1)

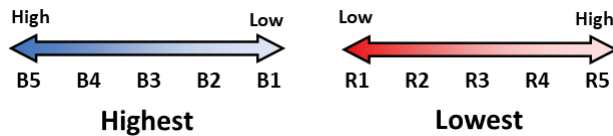


Benefits Survey: Coverage

#	Coverage: Benefits Items (1 low - 5 high)	You + Children	You + Family	You + Spouse	You Only	Total
2	I know how to get information about my comprehensive GBP benefits.	3.81 (B2)	3.81 (B2)	4.09 (B2)	3.97 (B2)	3.95 (B2)
3	I understand how to use my GBP benefits effectively.	3.55 (R4)	3.57 (B1)	3.84 (B1)	3.73 (R5)	3.71 (B1)
4	Overall, the GBP benefits meet my needs.	3.67 (B1)	3.53 (B1)	3.95 (B2)	3.89 (B2)	3.83 (B2)
5	My GBP benefits are a valuable part of my total compensation / retirement package.	4.45 (B5)	4.34 (B5)	4.65 (B5)	4.52 (B5)	4.52 (B5)
6	The GBP is a competitive package when compared to private employers.	3.74 (B1)	3.56 (B1)	4.12 (B2)	4.05 (B2)	3.97 (B2)
7	Overall, my health insurance benefits meet my needs.	3.91 (B2)	3.76 (B2)	4.25 (B3)	4.18 (B3)	4.11 (B3)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	3.75 (B1)	3.08 (R3)	3.99 (B1)	4.36 (B4)	4.08 (B3)
9	My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.	3.37 (R4)	3.03 (R3)	3.82 (B1)	3.81 (B1)	3.68 (R5)
10	My plan includes the doctors and hospitals that I prefer.	3.9 (B2)	3.87 (B3)	4.24 (B3)	4.18 (B3)	4.12 (B3)
11	My plan makes it easy to see a specialist.	3.3 (R4)	3.12 (R3)	3.96 (B1)	3.8 (B1)	3.69 (R5)
12	The plan's online information helps me understand my benefits.	3.62 (R5)	3.51 (R5)	3.8 (R5)	3.81 (B1)	3.75 (B1)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.18 (R3)	3.18(R4)	3.17 (R2)	3.23 (R2)	3.21 (R3)
*14	My health coverage is a major reason I plan to remain with my employer.	3.75 (B1)	3.59 (B1)	3.9 (B1)	3.68 (R5)	3.71 (B1)
**15	I am satisfied with my plan's contribution to my health savings account.	3.62 (R5)	3.1 (R3)	3.71 (5)	3.25 (R3)	3.33 (R3)
16	I am satisfied with the dental insurance.	2.91 (R1)	2.85 (R1)	3.07 (R1)	3.16 (R1)	3.08 (R1)
17	I am satisfied with the life insurance.	3.68 (B1)	3.64 (B1)	3.68 (R5)	3.76 (B1)	3.72 (B1)
18	I am satisfied with the vision insurance.	3.48 (R5)	3.27 (R4)	3.35 (R3)	3.51 (R4)	3.46 (R4)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.77 (B1)	3.6 (B1)	3.69 (R5)	3.77 (B1)	3.74 (B1)
*20	I am satisfied with the short-term or long-term disability insurance.	3.6 (R5)	3.51 (B1)	3.56 (R4)	3.62 (R5)	3.59 (R5)
*21	I am satisfied with the TexFlex flexible spending accounts	3.49 (R5)	3.34 (R4)	3.35 (R3)	3.37 (R3)	3.39 (R4)
*22	I am satisfied with the commuter spending account.	3.24 (R3)	3.16 (R3)	3.1 (R1)	3.2 (R2)	3.19 (R2)
**23	I am satisfied with the health savings accounts.	3.67 (B1)	3.63 (B1)	3.81 (B1)	3.73 (R5)	3.71 (B1)

*Excluded Retirees

** Only Asked if in CDHS Plan



Benefits Survey: Coverage

Wellness Programs: Best Motivations	You + Children	You + Family	You + Spouse	You Only	Total
No Cost	23.3% (B)	15.8% (B)	20.8% (B)	26.8% (B)	24.3% (B)
Incentive	15.7%	14.9% (B)	13.3%	13.8%	14.1%
Lower Prem	30.7% (B)	36.4% (B)	21.0% (B)	10.5%	17.6% (B)
More Variety	6.1%	6.0%	5.7% (R)	8.6%	7.5%
Current Part	5.9% (R)	4.5% (R)	8.3%	7.5% (R)	7.1% (R)
Own Program	10.8%	11.0%	18.2%	18.3% (B)	16.6%
None	5.9% (R)	8.4%	7.5%	9.3%	8.4%
Pref N/A	1.8% (R)	3.0% (R)	5.2% (R)	5.2% (R)	4.5% (R)

Question for ERS: How would I get an answer? (2 highest/lowest)	You + Children	You + Family	You + Spouse	You Only	Total
ERS or Plan WWW	57.5% (B)	53.6% (B)	55.9% (B)	53.2% (B)	54.3% (B)
Contact Plan	21.1% (B)	20.5% (B)	21.0% (B)	19.5% (B)	20.1% (B)
Contact Coordinator	11.7%	12.8%	9.0%	9.8%	10.2%
Call ERS	7.2%	10.7%	11.8%	13.3%	12.0%
Email ERS	0.8%	1.2%	0.7%	1.3%	1.1%
Visit ERS	0.2% (R)	0.0% (R)	0.3% (R)	0.4% (R)	0.3% (R)
ERS Social Media	0.4% (R)	0.0% (R)	0.0% (R)	0.2% (R)	0.2% (R)
Pref N/A	1.2%	1.2%	1.3%	2.2%	1.8%

Highest Lowest

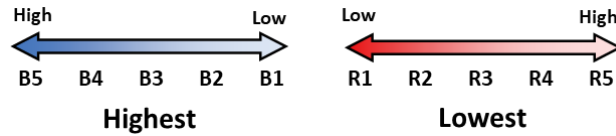
B R

Benefits Survey: Gender

#	Gender: Benefits Items (1 low - 5 high)	F	M	Total
2	I know how to get information about my comprehensive GBP benefits.	3.98 (B2)	3.92 (B2)	3.95 (B2)
3	I understand how to use my GBP benefits effectively.	3.71 (R5)	3.7 (B1)	3.71 (B1)
4	Overall, the GBP benefits meet my needs.	3.85 (B2)	3.81 (B2)	3.83 (B2)
5	My GBP benefits are a valuable part of my total compensation / retirement package.	4.55 (B5)	4.47 (B5)	4.52 (B5)
6	The GBP is a competitive package when compared to private employers.	4.02 (B3)	3.91 (B3)	3.97 (B3)
7	Overall, my health insurance benefits meet my needs.	4.13 (B3)	4.09 (B3)	4.11 (B3)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	4.18 (B3)	3.94 (B3)	4.08 (B3)
9	My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.	3.7 (R5)	3.65 (B1)	3.68 (R5)
10	My plan includes the doctors and hospitals that I prefer.	4.14 (B3)	4.09 (B3)	4.12 (B3)
11	My plan makes it easy to see a specialist.	3.67 (R5)	3.73 (B1)	3.69 (R5)
12	The plan's online information helps me understand my benefits.	3.78 (B1)	3.71 (B1)	3.75 (B1)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.23 (R2)	3.17 (R2)	3.21 (R2)
*14	My health coverage is a major reason I plan to remain with my employer.	3.84 (B1)	3.48 (R4)	3.71 (B1)
*15	I am satisfied with my plan's contribution to my health savings account.	3.49 (R4)	3.09 (R1)	3.33 (R3)
16	I am satisfied with the dental insurance.	3.11 (R1)	3.03 (R1)	3.08 (R1)
17	I am satisfied with the life insurance.	3.78 (B1)	3.64 (B1)	3.72 (B1)
18	I am satisfied with the vision insurance.	3.53 (R4)	3.36 (R4)	3.46 (R4)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.79 (B1)	3.65 (B1)	3.74 (B1)
*20	I am satisfied with the short-term or long-term disability insurance.	3.61 (R4)	3.56 (R5)	3.59 (R5)
*21	I am satisfied with the TexFlex flexible spending accounts	3.48 (R4)	3.23 (R3)	3.39 (R4)
*22	I am satisfied with the commuter spending account.	3.22 (R3)	3.15 (R3)	3.19 (R3)
**23	I am satisfied with the health savings accounts.	3.83 (B1)	3.54 (R5)	3.71 (B1)

*Excluded Retirees

** Only Asked if in CDHS Plan



Benefits Survey: Gender

Wellness Programs: Best Motivations (2 highest/lowest)	F	M	Total
No Cost	25.2% (B)	22.8% (B)	24.3% (B)
Incentive	14.1%	14.1%	14.1%
Lower Prem	16.2% (B)	19.6% (B)	17.6% (B)
More Variety	8.8%	5.6% (R)	7.5%
Current Part	7.6% (R)	6.3%	7.1% (R)
Own Program	15.3%	18.4%	16.6%
None	8.2%	8.8%	8.4%
Pref N/A	4.5% (R)	4.4% (R)	4.5% (R)

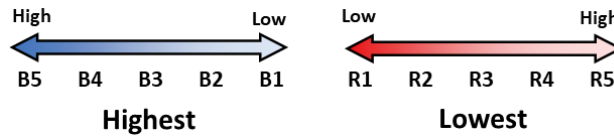
Question for ERS: How would I get an answer? (2 highest/lowest)	F	M	Total
ERS or Plan WWW	55.6% (B)	52.4% (B)	54.3% (B)
Contact Plan	21.6% (B)	17.8% (B)	20.1% (B)
Contact Coordinator	9.1%	11.8%	10.2%
Call ERS	10.7%	13.8%	12.0%
Email ERS	0.7%	1.7%	1.1%
Visit ERS	0.3% (R)	0.3% (R)	0.3% (R)
ERS Social Media	0.2% (R)	0.2% (R)	0.2% (R)
Pref N/A	1.8%	1.9%	1.8%

Highest Lowest
B R

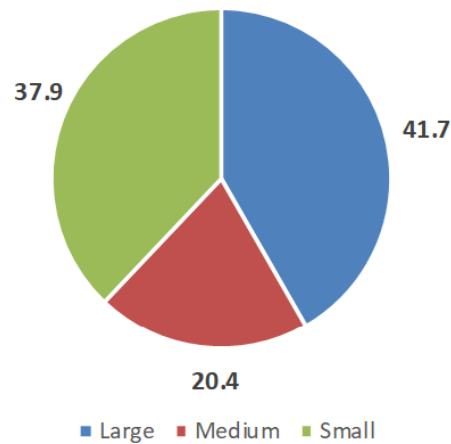
Benefits Survey: Agency Size

Agency Size: Number of Respondents	Large	Medium	Small	Total
Percentage %	41.7	20.4	37.9	100
Count	1516	742	1381	3639

#	Agency Size: Overall Benefits (1 low - 5 high)	Large	Medium	Small	Total
4	Overall, the GBP benefits meet my needs.	3.82 (R5)	3.79 (R1)	3.88 (B5)	3.83 (B1)



Agency Size% Respondents

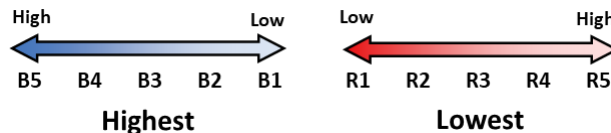


Benefits Survey: Agency Size

#	Agency Size: Benefits Items (1 low - 5 high)	Large	Medium	Small	Total
2	I know how to get information about my comprehensive GBP benefits.	3.97 (B3)	3.92 (B2)	3.96 (B2)	3.95 (B2)
3	I understand how to use my GBP benefits effectively.	3.73 (B1)	3.67 (R5)	3.7 (R5)	3.71 (B1)
4	Overall, the GBP benefits meet my needs.	3.82 (B2)	3.79 (B1)	3.88 (B2)	3.83 (B1)
5	My GBP benefits are a valuable part of my total compensation/retirement package.	4.49 (B5)	4.53 (B5)	4.53 (B5)	4.52 (B5)
6	The GBP is a competitive package when compared to private employers.	3.96 (B3)	3.95 (B3)	3.99 (B3)	3.97 (B3)
7	Overall, my health insurance benefits meet my needs.	4.07 (B4)	4.1 (B4)	4.16 (B4)	4.11 (B4)
8	The amount of my monthly premium contribution for health insurance benefits is reasonable.	4.02 (B4)	4.04 (B4)	4.18 (B4)	4.08 (B4)
9	My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.	3.59 (R4)	3.65 (R5)	3.78 (B1)	3.68 (R5)
10	My plan includes the doctors and hospitals that I prefer.	4.11 (B4)	4.15 (B4)	4.12 (B4)	4.12 (B4)
11	My plan makes it easy to see a specialist.	3.73 (B1)	3.71 (B1)	3.65 (R5)	3.69 (R5)
12	The plan's online information helps me understand my benefits.	3.73 (B1)	3.72 (B1)	3.79 (B1)	3.75 (B1)
13	I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).	3.26 (R2)	3.12 (R1)	3.19 (R1)	3.21 (R2)
*14	My health coverage is a major reason I plan to remain with my employer.	3.74 (B1)	3.7 (B1)	3.69 (R5)	3.71 (B1)
**15	I am satisfied with my plan's contribution to my health savings account.	3.11 (R1)	3.67 (R5)	3.2 (R1)	3.33 (R2)
16	I am satisfied with the dental insurance.	3.02 (R1)	3.09 (R1)	3.14 (R1)	3.08 (R1)
17	I am satisfied with the life insurance.	3.72 (R5)	3.69 (R5)	3.74 (B1)	3.72 (B1)
18	I am satisfied with the vision insurance.	3.44 (R3)	3.42 (R3)	3.5 (R3)	3.46 (R3)
*19	I am satisfied with the accidental death and dismemberment insurance.	3.73 (B1)	3.72 (B1)	3.75 (B1)	3.74 (B1)
*20	I am satisfied with the short-term or long-term disability insurance.	3.57 (R4)	3.56 (R4)	3.64 (R5)	3.6 (R5)
*21	I am satisfied with the TexFlex flexible spending accounts	3.44 (R3)	3.39 (R3)	3.34 (R3)	3.39 (R3)
*22	I am satisfied with the commuter spending account.	3.26 (R2)	3.07 (R1)	3.19 (R2)	3.19 (R2)
**23	I am satisfied with the health savings accounts.	3.61 (R5)	3.93 (B1)	3.61 (R5)	3.71 (B1)

*Excluded Retirees

** Only Asked if in CDHS Plan



Benefits Survey: Agency Size

Wellness Programs: Best Motivations (2 highest/lowest)	Large	Medium	Small	Total
No Cost	27.6% (B)	22.1% (B)	21.8% (B)	24.3% (B)
Incentive	12.9%	15.2%	14.7%	14.1%
Lower Prem	17.5% (B)	19.5% (B)	16.6%	17.6% (B)
More Variety	7.8%	5.6% (R)	8.3%	7.5%
Current Part	6.4% (R)	8.3%	7.3% (R)	7.1% (R)
Own Program	13.3%	17.1%	19.9% (B)	16.6%
None	8.6%	9.5%	7.7%	8.4%
Pref N/A	5.9% (R)	2.8% (R)	3.7% (R)	4.5% (R)

Question for ERS: How would I get an answer? (2 highest/lowest)	Large	Medium	Small	Total
ERS or Plan WWW	51.6% (B)	58.6% (B)	55.0% (B)	54.3% (B)
Contact Plan	21.2% (B)	16.7% (B)	20.6% (B)	20.1% (B)
Contact Coordinator	7.1%	11.4%	12.9%	10.2%
Call ERS	15.6%	10.1%	9.0%	12.0%
Email ERS	1.5%	1.2%	0.7%	1.1%
Visit ERS	0.4% (R)	0.3% (R)	0.2% (R)	0.3% (R)
ERS Social Media	0.2% (R)	0.4% (R)	0.1% (R)	0.2% (R)
Pref N/A	2.4%	1.4%	1.5%	1.8%

Highest Lowest
B R

5.2 Retirement Survey

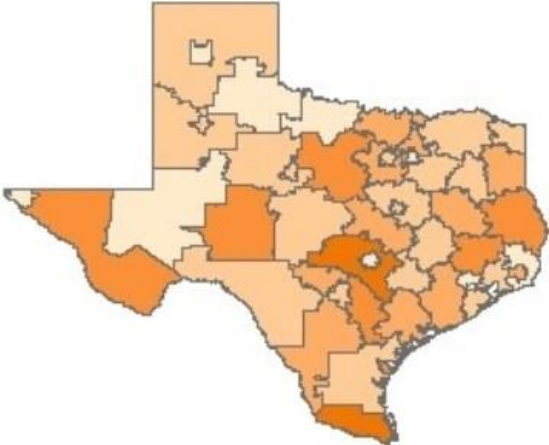
Retirement Survey	Sent	Received	%
	26000	3083	11.9%

Gender	F	M
Percentage %	57.5	42.5
Sampled %	57.1	42.9

Age	< = 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +
Percentage %	2.5	10.3	17.6	26.6	14.8	28.2
Sampled %	10.8	16.4	17.7	22.2	10.9	22

Salary	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K
Percentage %	2.2	21.2	35.1	21.8	10.9	8.8
Sampled %	2.2	33.1	39.5	15	5.9	4.3

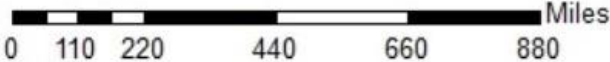
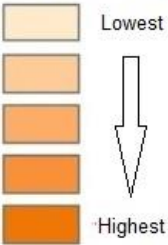
Retirement Survey Frequency 3-Digit Zip



Legend

USA Zip Code Areas (3-digit)

Frequency



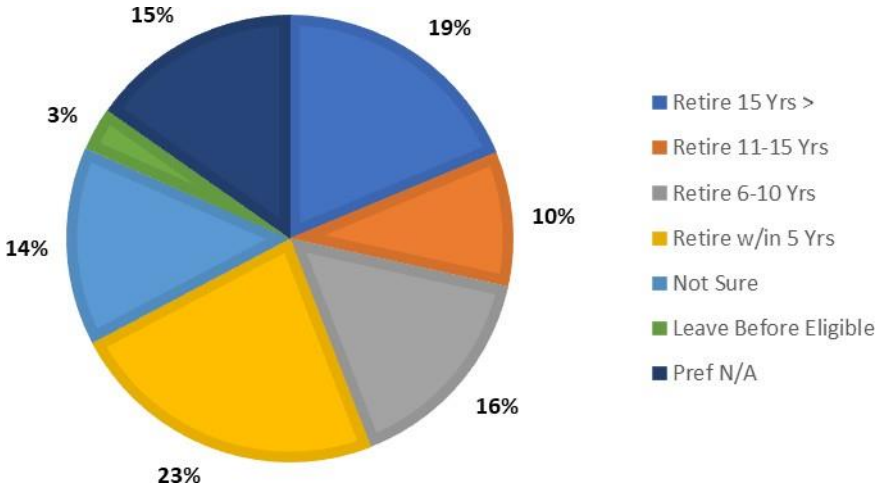
3-Digit Zip Codes in Texas	Frequency
750	62
751	38
752	1
753	42
754	19
755	33
756	57
757	35
758	41
759	69
760	50
761	36
762	40
763	16
764	79
765	41

3-Digit Zip Codes in Texas	Frequency
766	20
767	25
768	25
769	87
770	1
772	103
773	76
774	46
775	25
776	15
777	41
778	21
779	55
780	55
781	113
782	22

3-Digit Zip Codes in Texas	Frequency
783	29
784	80
785	524
786	577
787	17
788	22
789	27
790	31
791	10
792	13
793	34
794	29
795	36
796	31
797	3
798	69
799	2

Retirement Survey: All Responses

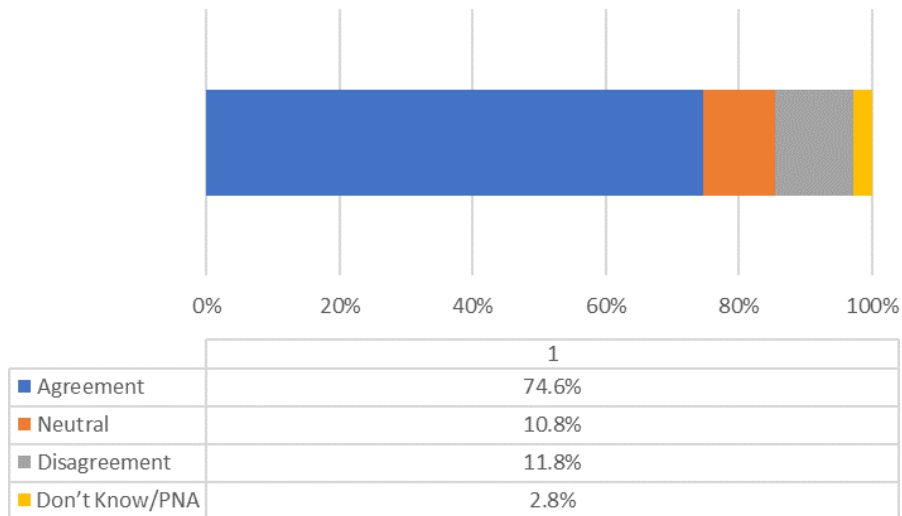
1. When do you plan to retire from a state agency or institution?		
	# of Individuals	% of Total
Retire 15 Yrs >	398	18.7%
Retire 11-15 Yrs	208	9.8%
Retire 6-10 Yrs	333	15.6%
Retire w/in 5 Yrs	493	23.2%
Not Sure	305	14.3%
Leave Before Eligible	67	3.1%
Pref N/A	325	15.3%
TOTAL	2129	



* This Questions was excluded for Retirees.

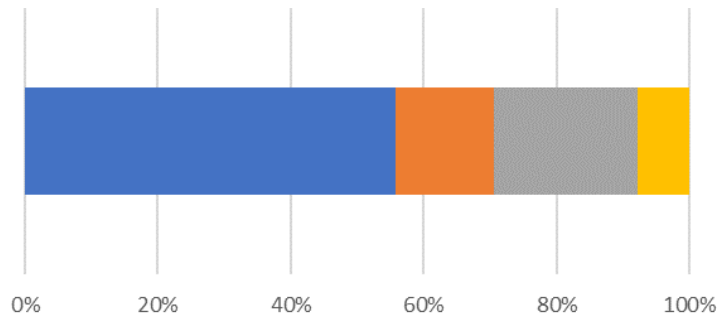
Retirement Survey: All Responses

2. I understand my State of Texas Retirement defined benefit / pension.		
	# of Individuals	% of Total
Strongly Agree	1015	33.2%
Somewhat Agree	1267	41.4%
Neutral	330	10.8%
Somewhat Disagree	239	7.8%
Strongly Disagree	123	4.0%
Don't Know/No Opinion	68	2.2%
Prefer Not to Answer	17	0.6%
TOTAL	3059	



Retirement Survey: All Responses

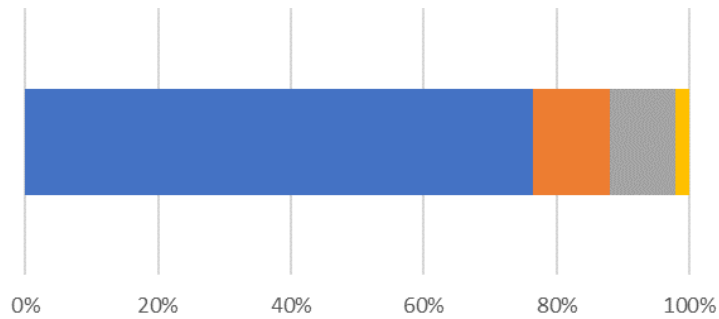
3. My State of Texas Retirement defined benefit / pension meets my needs.		
	# of Individuals	% of Total
Strongly Agree	567	18.5 %
Somewhat Agree	1142	37.3 %
Neutral	451	14.7 %
Somewhat Disagree	433	14.1 %
Strongly Disagree	232	7.6%
Don't Know/No Opinion	219	7.1%
Prefer Not to Answer	20	0.7%
TOTAL	3064	



	1
■ Agreement	55.8%
■ Neutral	14.7%
■ Disagreement	21.7%
■ Don't Know/PNA	7.8%

Retirement Survey: All Responses

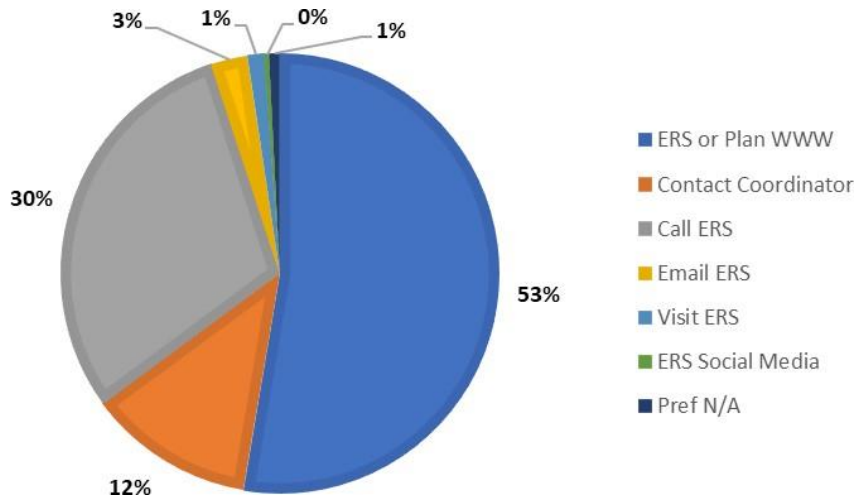
4. My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State.		
	# of Individuals	% of Total
Strongly Agree	1396	45.9%
Somewhat Agree	930	30.6%
Neutral	355	11.7%
Somewhat Disagree	176	5.8%
Strongly Disagree	122	4.0%
Don't Know/No Opinion	33	1.1%
Prefer Not to Answer	32	1.1%
TOTAL	3044	



	1
■ Agreement	76.4%
■ Neutral	11.7%
■ Disagreement	9.8%
■ Don't Know/PNA	2.1%

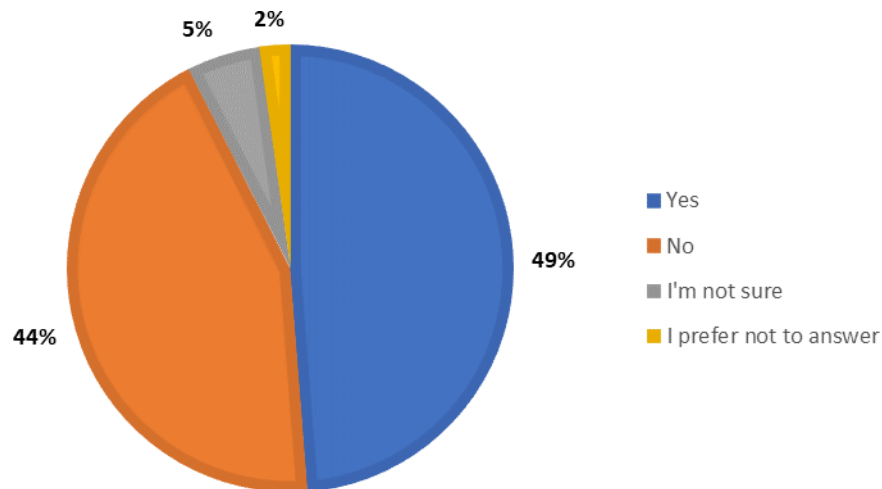
Retirement Survey: All Responses

5. If I had a question about my retirement / pension, the first thing I would do for an answer would be to: (choose the best answer)		
	# of Individuals	% of Total
ERS or Plan WWW	1613	52.7%
Contact Coordinator	375	12.2%
Call ERS	921	30.1%
Email ERS	82	2.7%
Visit ERS	38	1.2%
ERS Social Media	11	0.4%
Pref N/A	23	0.8%
TOTAL	3063	



Retirement Survey: All Responses

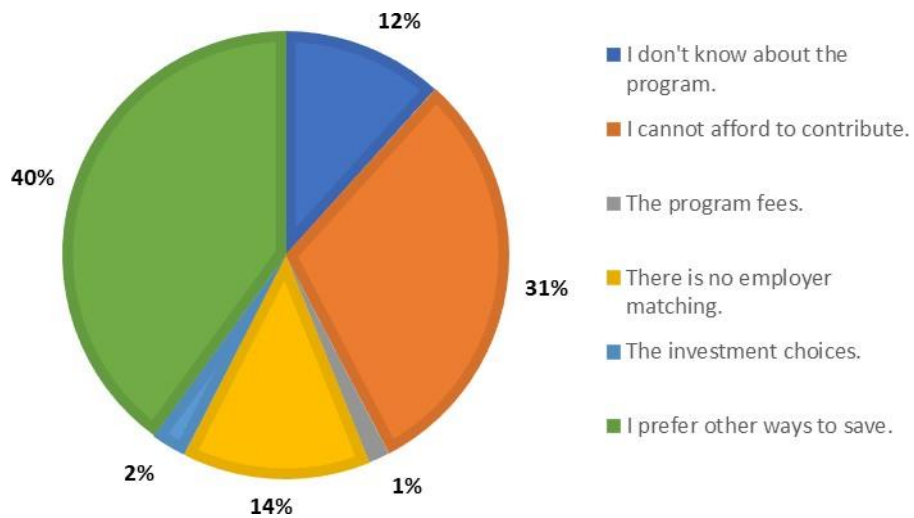
6. Do you have an account in the Texa\$aver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?		
	# of Individuals	% of Total
Yes	1493	48.8%
No	1340	43.8%
I'm not sure	162	5.3%
I prefer not to answer	67	2.2%
TOTAL	3062	



- If “Yes” was selected, the respondent skipped to question #8.
- If “No” was selected, the respondent proceeded to question #7.
- If “I’m Not Sure” was selected, the employee skipped to the exit survey page.
- If “I Prefer Not to Answer” was selected, the employee skipped to the exit survey page.

Retirement Survey: All Responses

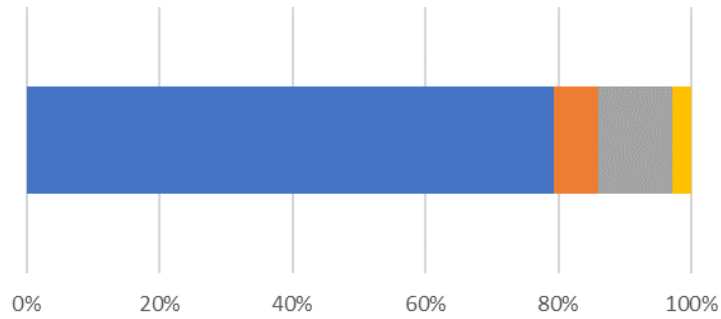
7. Choose the one response that best describes why you do not have an account in the Texa\$aver 401(k) / 457 Program.		
	# of Individuals	% of Total
I don't know about the program.	129	9.9%
I cannot afford to contribute.	337	25.9%
The program fees.	17	1.3%
There is no employer matching.	150	11.5%
The investment choices.	28	2.2%
I prefer other ways to save.	440	33.8%
I prefer not to answer.	200	15.4%
TOTAL	1301	



- Once this item was answered, the employee skipped to the exit survey page.

Retirement Survey: All Responses

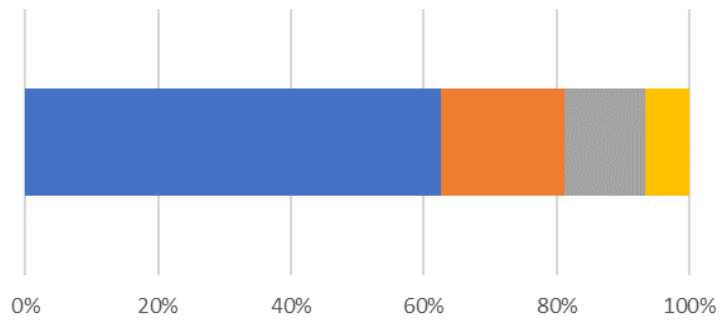
8. I know how to get information about my Texa\$aver account.		
	# of Individuals	% of Total
Strongly Agree	685	45.8%
Somewhat Agree	504	33.7%
Neutral	99	6.6%
Somewhat Disagree	117	7.8%
Strongly Disagree	50	3.3%
Don't Know/No Opinion	39	2.6%
Prefer Not to Answer	3	0.2%
TOTAL	1497	



	1
■ Agreement	79.4%
■ Neutral	6.6%
■ Disagreement	11.2%
■ Don't Know/PNA	2.8%

Retirement Survey: All Responses

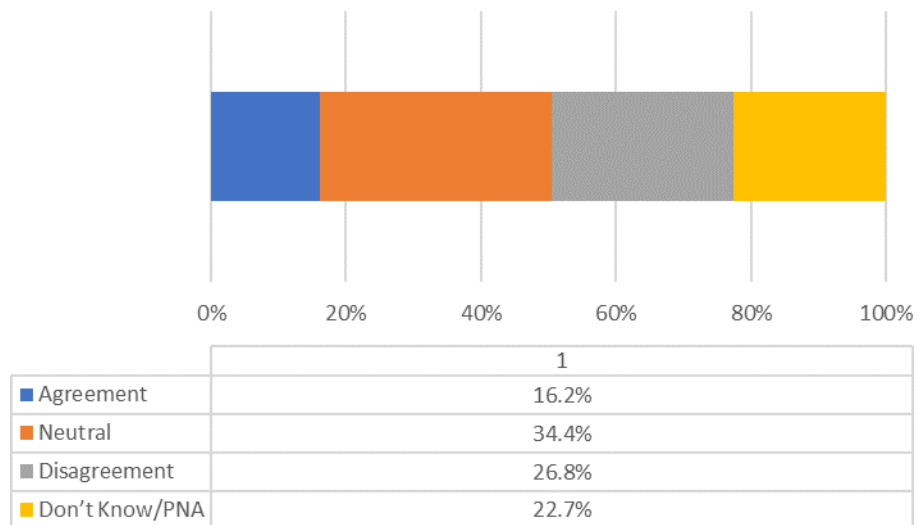
9. Overall Texa\$aver meets my needs.		
	# of Individuals	% of Total
Strongly Agree	359	23.9%
Somewhat Agree	579	38.6%
Neutral	279	18.6%
Somewhat Disagree	119	7.9%
Strongly Disagree	63	4.2%
Don't Know/No Opinion	93	6.2%
Prefer Not to Answer	7	0.5%
TOTAL	1499	



	1
■ Agreement	62.6%
■ Neutral	18.6%
■ Disagreement	12.1%
■ Don't Know/PNA	6.7%

Retirement Survey: All Responses

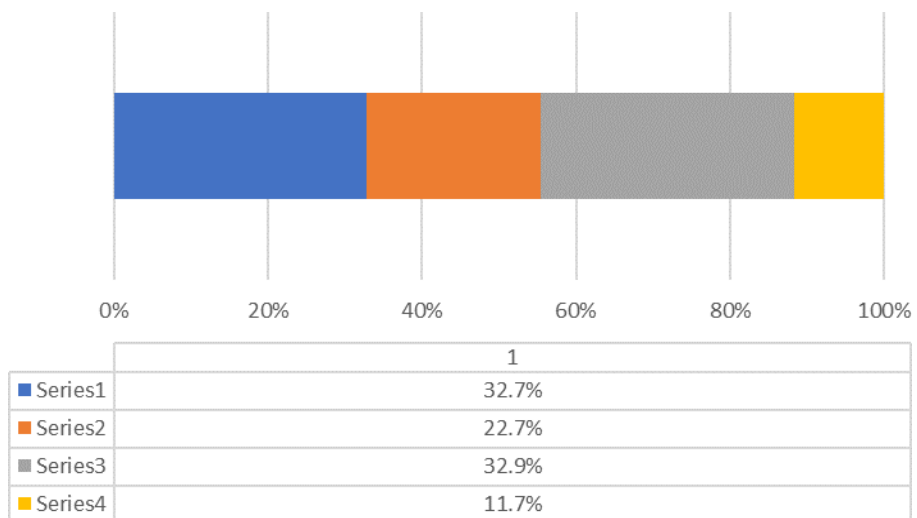
10. Texa\$aver fees are reasonable.		
	# of Individuals	% of Total
Strongly Agree	20	3.6%
Somewhat Agree	70	12.6%
Neutral	191	34.4%
Somewhat Disagree	102	18.3%
Strongly Disagree	47	8.5%
Don't Know/No Opinion	122	21.9%
Prefer Not to Answer	4	0.7%
TOTAL	556	



- This question was only asked to respondents who answered something other than “Strongly Agree” or “Somewhat Agree” on questions 9.

Retirement Survey: All Responses

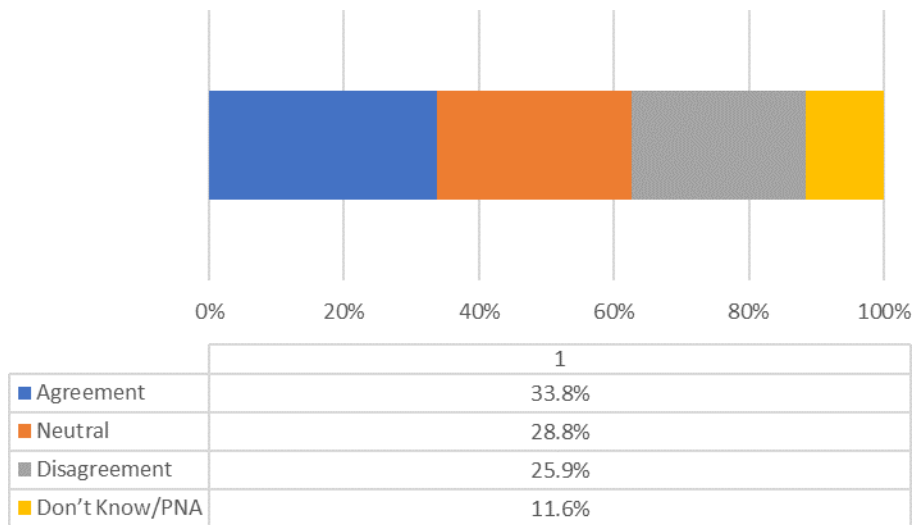
11. Texa\$aver is valuable even though it doesn't have an employer matching contribution.		
	# of Individuals	% of Total
Strongly Agree	48	8.6%
Somewhat Agree	134	24.1%
Neutral	126	22.7%
Somewhat Disagree	105	18.9%
Strongly Disagree	78	14.0%
Don't Know/No Opinion	60	10.8%
Prefer Not to Answer	5	0.9%
TOTAL	556	



- This question was only asked to respondents who answered something other than “Strongly Agree” or “Somewhat Agree” on question 9.

Retirement Survey: All Responses

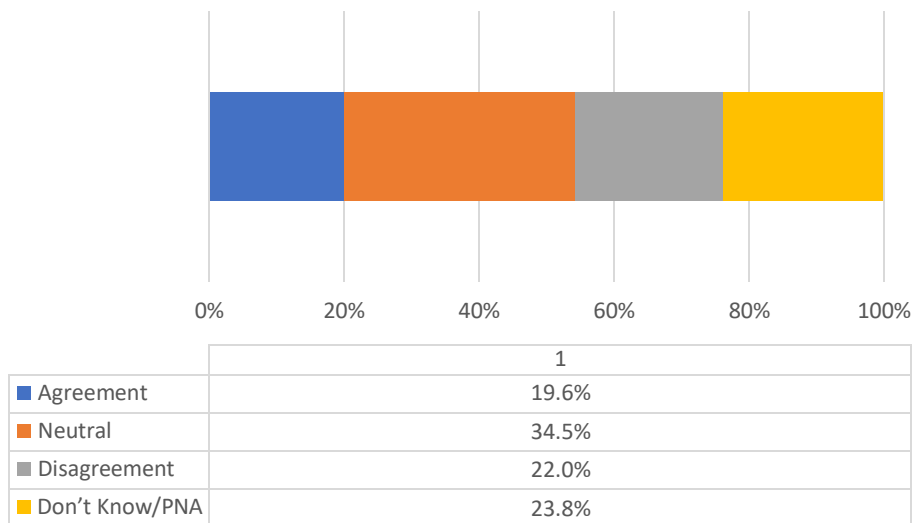
12. Texa\$aver helps me prepare for a financially secure retirement.		
	# of Individuals	% of Total
Strongly Agree	51	9.2%
Somewhat Agree	136	24.6%
Neutral	159	28.8%
Somewhat Disagree	84	15.2%
Strongly Disagree	59	10.7%
Don't Know/No Opinion	61	11.0%
Prefer Not to Answer	3	0.5%
TOTAL	553	



- This question was only asked to respondents who answered something other than “Strongly Agree” or “Somewhat Agree” on question 9.

Retirement Survey: All Responses

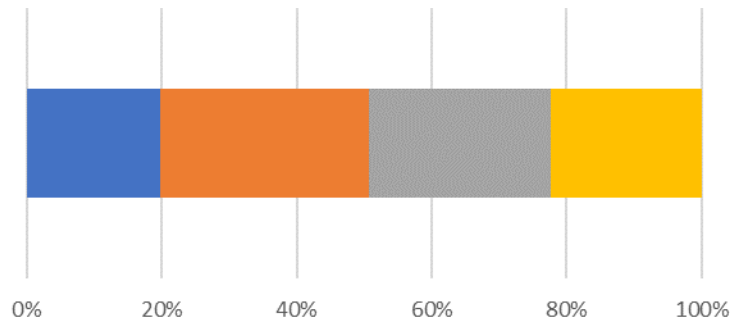
13. Texa\$aver offers investment choices that meet my needs.		
	# of Individuals	% of Total
Strongly Agree	13	2.4%
Somewhat Agree	95	17.3%
Neutral	190	34.5%
Somewhat Disagree	81	14.7%
Strongly Disagree	40	7.3%
Don't Know/No Opinion	127	23.1%
Prefer Not to Answer	4	0.7%
TOTAL	550	



- This question was only asked to respondents who answered something other than “Strongly Agree” or “Somewhat Agree” on question 9.

Retirement Survey: All Responses

14. Texa\$aver provides resources to help me make investment decisions.		
	# of Individuals	% of Total
Strongly Agree	16	2.9%
Somewhat Agree	95	17.0%
Neutral	172	30.8%
Somewhat Disagree	93	16.6%
Strongly Disagree	58	10.4%
Don't Know/No Opinion	122	21.8%
Prefer Not to Answer	3	0.5%
TOTAL	559	



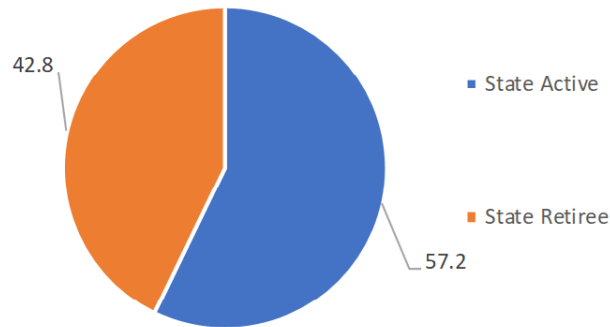
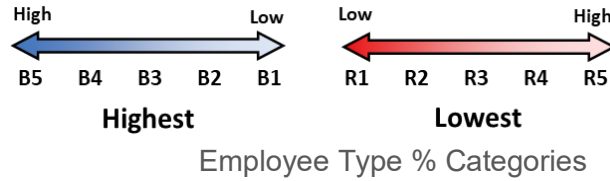
	1
■ Agreement	19.9%
■ Neutral	30.8%
■ Disagreement	27.0%
■ Don't Know/PNA	22.4%

- This question was only asked to respondents who answered something other than “Strongly Agree” or “Somewhat Agree” on question 9.

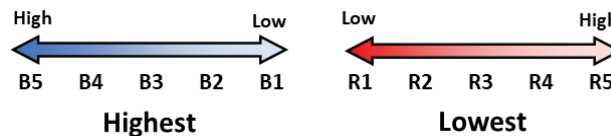
Retirement Survey: Employee Type

Employee Type: Number of Respondents		State Active	State Retiree	Total
Percentage %		57.2	42.8	100
Count		1763	1320	3083

#	Employee Type: Overall Retirement Benefit / Pension (1 low - 5 high)	State Active	State Retiree	Total
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.34 (R1)	3.66 (B5)	3.49 (B1)



#	Employee Type: Retirement Benefit / Pension Items (1 low - 5 high)	State Active	State Retiree	Total
2	I understand my State of Texas Retirement defined benefit / pension.	3.59 (B1)	4.41 (B5)	3.95 (B1)
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.34 (R1)	3.66 (R1)	3.49 (R1)
4	My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State.	4.04 (B5)	4.21 (B1)	4.11 (B5)



5	Question for ERS: How would I get an answer? (2 highest/lowest)	State Active	State Retiree	Total
	ERS WWW	57.5% (B)	46.2% (B)	52.7% (B)
	Contact Coordinator	13.2%	10.9%	12.2%
	Call ERS	23.8% (B)	38.6% (B)	30.1% (B)
	Email ERS	3.0%	2.2%	2.7%
	Visit ERS	1.5%	0.9%	1.2%
	ERS Social Media	0.3% (R)	0.4% (R)	0.4% (R)
	Pref N/A	0.7% (R)	0.8% (R)	0.8% (R)

Highest Lowest
B R

Retirement Survey: Employee Type

•6 Do you have an account in the Texa\$aver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?	State Active	State Retiree	Total
Yes	64.6% (B)	27.3%	48.8% (B)
No	26.8%	66.7% (B)	43.8%
I'm not sure	7.2%	2.8% (R)	5.3%
Pref N/A	1.4% (R)	3.2%	2.2% (R)

- If "Yes" was selected, the respondent skipped to question #8
- If "No" was selected, the respondent proceeded to question #7
- If "I'm Not Sure" was selected, the employee skipped to the exit survey page
- If "I Prefer Not to Answer" was selected, the employee skipped to the exit survey page

**7 If no, choose the one response that best describes why you do not have an account in the Texa\$aver 401(k) / 457 Program. (2 highest/lowest)	State Active	State Retiree	Total
Don't know about the program.	12.6%	8.4%	9.9%
Cannot afford to contribute.	34.7% (B)	20.9% (B)	25.9% (B)
Program fees.	1.7% (R)	1.1% (R)	1.3% (R)
No employer matching contribution.	17.7%	8.1%	11.5%
Investment choices.	1.9% (R)	2.3% (R)	2.2% (R)
Prefer other ways to save.	23.4% (B)	39.7% (B)	33.8% (B)
Pref N/A	8.1%	19.5%	15.4%

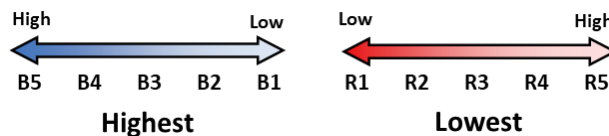
** Once this item was answered, the employee skipped to the exit survey page

Highest Lowest
B R

#	Employee Type: Overall Texa\$aver (1 low - 5 high)	State Active	State Retiree	Total
9	Overall Texa\$aver meets my needs.	3.66 (R1)	4.02 (B5)	3.75 (B1)

#	Employee Type: Texa\$aver Items (1 low - 5 high)	State Active	State Retiree	Total
8	I know how to get information about my Texa\$aver account.	3.94 (B5)	4.33 (B5)	4.03 (B5)
9	Overall Texa\$aver meets my needs.	3.66 (B4)	4.02 (B4)	3.75 (B4)
*10	Texa\$aver fees are reasonable.	2.73 (R1)	3.14 (R4)	2.80 (R1)
*11	Texa\$aver is valuable even though it doesn't have an employer matching contribution.	2.88 (B1)	3.25 (B1)	2.94 (B1)
*12	Texa\$aver helps me prepare for a financially secure retirement.	3.04 (B1)	3.24 (B1)	3.07
*13	Texa\$aver offers investment choices that meet my needs.	2.86 (R5)	3.17 (R5)	2.90 (R5)
*14	Texa\$aver provides resources to help me make investment decisions.	2.76 (R4)	3.06 (R1)	2.81 (R4)

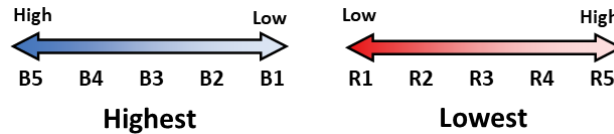
* This question was only asked to respondents who answered something other than "Strongly Agree" or "Somewhat Agree" on questions 9



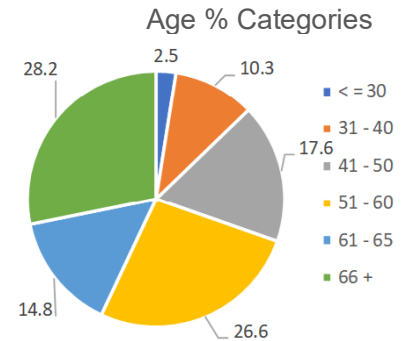
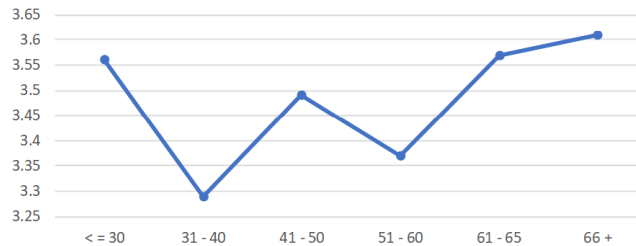
Retirement Survey: Age

Age: Number of Respondents		<= 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
Percentage %		2.5	10.3	17.6	26.6	14.8	28.2	100
Count		76	319	544	821	455	868	3083

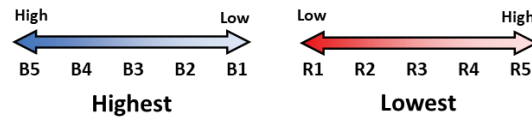
#	Age: Overall Retirement Benefit / Pension (1 low - 5 high)	<= 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.56 (B3)	3.29 (R4)	3.49 (R1)	3.37 (R3)	3.57 (B3)	3.61 (B5)	3.49 (B1)



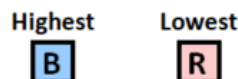
My State of Texas Retirement defined benefit / pension meets my needs.



#	Age: Retirement Benefit / Pension Items (1 low - 5 high)	<= 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
2	I understand my State of Texas Retirement defined benefit / pension.	3.34 (R1)	3.44 (B1)	3.62 (B1)	3.84 (B1)	4.13 (B1)	4.39 (B5)	3.95 (B1)
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.56 (B5)	3.29 (R1)	3.49 (R1)	3.37 (R1)	3.57 (R1)	3.61 (R1)	3.49 (R1)
4	My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State.	3.49 (B1)	3.83 (B5)	4.14 (B5)	4.18 (B5)	4.25 (B5)	4.1 (B1)	4.11 (B5)



5	Question for ERS: How would I get an answer? (2 highest/lowest)	<= 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
	ERS WWW	63.2% (B)	63.8% (B)	61.0% (B)	52.9% (B)	50.1% (B)	43.3% (B)	52.7% (B)
	Contact Coordinator	13.2%	14.5%	13.4%	11.0%	9.9%	13.0%	12.2%
	Call ERS	19.7% (B)	19.2% (B)	20.0% (B)	30.3% (B)	34.9% (B)	38.7% (B)	30.1% (B)
	Email ERS	2.6%	2.2%	2.9%	2.7%	2.6%	2.7%	2.7%
	Visit ERS	0.0% (R)	0.0% (R)	1.3%	2.0%	1.5%	0.9%	1.2%
	ERS Social Media	0.0% (R)	0.3%	0.6% (R)	0.1% (R)	0.2% (R)	0.6% (R)	0.4% (R)
	Pref N/A	1.3%	0.0% (R)	0.7% (R)	1.0% (R)	0.7% (R)	0.8% (R)	0.8% (R)



Retirement Survey: Age

6	Do you have an account in the TexaSaver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?	< = 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
		Yes	67.1% (B)	67.1% (B)	68.0% (B)	57.6% (B)	43.9%	22.3%
No	14.5%	21.0%	25.6%	35.5%	49.0% (B)	71.4% (B)	43.8%	
I'm not sure	17.1%	11.3%	5.5%	4.4%	4.7%	3.0% (R)	5.3%	
Pref N/A	1.3% (R)	0.6% (R)	0.9% (R)	2.5% (R)	2.4% (R)	3.3%	2.2% (R)	

- If "Yes" was selected, the respondent skipped to question #8
- If "No" was selected, the respondent proceeded to question #7
- If "I'm Not Sure" was selected, the employee skipped to the exit survey page
- If "I Prefer Not to Answer" was selected, the employee skipped to the exit survey page

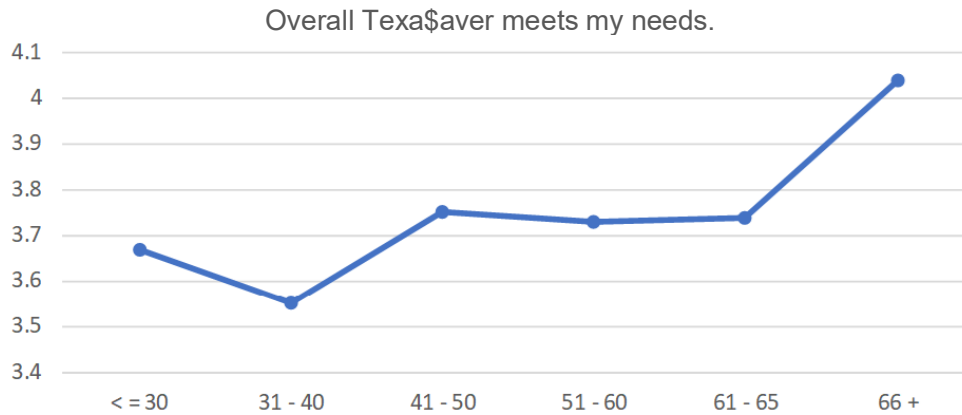
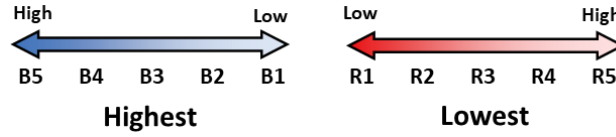
**7	If no, Choose the one response that best describes why you do not have an account in the TexaSaver 401(k) / 457 Program. (2 highest/lowest)	< = 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
		Don't know about the program.	18.2% (B)	17.9%	14.4%	10.6%	11.1%	7.0%
Cannot afford to contribute.	54.5% (B)	32.8% (B)	33.1% (B)	33.5% (B)	21.3% (B)	20.9% (B)	25.9% (B)	
Program fees.	0.0% (R)	3.0% (R)	1.4% (R)	1.4% (R)	1.9% (R)	0.9% (R)	1.3% (R)	
No employer matching contribution.	18.2% (B)	17.9%	21.6% (B)	16.2%	9.3%	6.8%	11.5%	
Investment choices.	0.0% (R)	1.5% (R)	2.9% (R)	2.8% (R)	1.4% (R)	2.1% (R)	2.2% (R)	
Prefer other ways to save.	0.0% (R)	22.4% (B)	18.0%	24.6% (B)	38.0% (B)	42.5% (B)	33.8% (B)	
Pref N/A	9.1%	4.5%	8.6%	10.9%	17.1%	19.9%	15.4%	

** Once this item was answered, the employee skipped to the exit survey page

Highest Lowest
B R

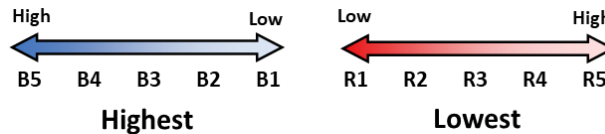
Retirement Survey: Age

#	Age: Overall Texa\$aver (1 low - 5 high)	<= 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
9	Overall Texa\$aver meets my needs.	3.67 (R4)	3.55 (R1)	3.75 (B1)	3.73 (R5)	3.74 (B1)	4.04 (B5)	3.75 (B1)



#	Age: Texa\$aver Items (1 low - 5 high)	<= 30	31 - 40	41 - 50	51 - 60	61 - 65	66 +	Total
8	I know how to get information about my Texa\$aver account.	3.29 (B4)	3.88 (B5)	4.12 (B5)	3.97 (B5)	4.13 (B5)	4.32 (B5)	4.03 (B5)
9	Overall Texa\$aver meets my needs.	3.67 (B5)	3.55 (B4)	3.75 (B4)	3.73 (B4)	3.74 (B3)	4.04 (B4)	3.75 (B4)
*10	Texa\$aver fees are reasonable.	2.42 (B1)	2.68 (R1)	2.85 (R3)	2.73 (R1)	3.07 (R5)	2.91 (R1)	2.8 (R1)
*11	Texa\$aver is valuable even though it doesn't have an employer matching contribution.	2.22 (R3)	2.71 (R2)	2.89 (B1)	3.05 (B1)	3.11 (B1)	3.17 (B1)	2.94 (B1)
*12	Texa\$aver helps me prepare for a financially secure retirement.	2.39 (R5)	2.96 (B1)	3.09 (B1)	3.17 (B1)	3.11 (B1)	3.14 (B1)	3.07 (B1)
*13	Texa\$aver offers investment choices that meet my needs.	2.47 (B1)	2.86 (B1)	2.83 (R1)	2.97 (R4)	2.94 (R1)	3.1 (R5)	2.9 (R4)
*14	Texa\$aver provides resources to help me make investment decisions.	2.07 (R1)	2.77 (R3)	2.83 (R1)	2.79 (R2)	2.95 (R1)	3.03 (R4)	2.81 (R1)

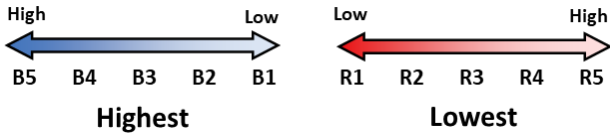
* This question was only asked to respondents who answered something other than "Strongly Agree" or "Somewhat Agree" on questions 9



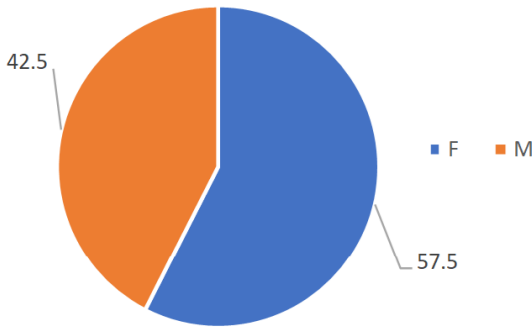
Retirement Survey: Gender

Gender: Number of Respondents		F	M	Total
Percentage %		57.5	42.5	100
Count		1774	1309	3083

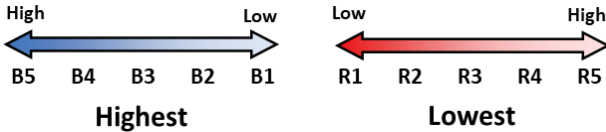
#	Gender: Overall Retirement Benefit / Pension (1 low - 5 high)	F	M	Total
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.45 (R1)	3.54 (B5)	3.49 (B1)



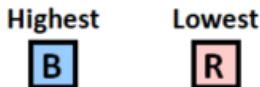
Gender % Categories



#	Gender: Retirement Benefit / Pension Items (1 low - 5 high)	F	M	Total
2	I understand my State of Texas Retirement defined benefit / pension.	3.84 (B1)	4.08 (B1)	3.95 (B1)
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.45 (R1)	3.54 (R1)	3.49 (R1)
4	My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State.	4.11 (B5)	4.11 (B5)	4.11 (B5)



5	Question for ERS: How would I get an answer? (2 highest/lowest)	F	M	Total
	ERS WWW	53.4% (B)	51.6% (B)	52.7% (B)
	Contact Coordinator	11.8%	12.9%	12.2%
	Call ERS	29.3% (B)%	31.1% (B)	30.1% (B)
	Email ERS	3.0%	2.2%	2.7%
	Visit ERS	1.4%	1.0%	1.2%
	ERS Social Media	0.4% (R)	0.3% (R)	0.4% (R)%
	Pref N/A	0.7% (R)	0.8% (R)	0.8% (R)



Retirement Survey: Gender

#6	Do you have an account in the TexaSaver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?	F	M	Total
	Yes	51.2% (B)	45.5%	48.8% (B)
	No	40.8%	47.8% (B)	43.8%
	I'm not sure	6.1%	4.2%	5.3%
	Pref N/A	2.0% (R)	2.5% (R)	2.2% (R)

- If “Yes” was selected, the respondent skipped to question #8
- If “No” was selected, the respondent proceeded to question #7
- If “I’m Not Sure” was selected, the employee skipped to the exit survey page
- If “I Prefer Not to Answer” was selected, the employee skipped to the exit survey page

**7	If no, choose the one response that best describes why you do not have an account in the TexaSaver 401(k) / 457 Program. (2 highest/lowest)	F	M	Total
	Don't know about the program.	11.5%	8.1%	9.9%
	Cannot afford to contribute.	27.1% (B)	24.5% (B)	25.9% (B)
	Program fees.	1.4% (R)	1.2% (R)	1.3% (R)
	No employer matching contribution.	11.1%	12.0%	11.5%
	Investment choices.	2.2% (R)	2.1% (R)	2.2% (R)
	Prefer other ways to save.	29.7% (B)	38.5% (B)	33.8% (B)
	Pref N/A	16.9%	13.7%	15.4%

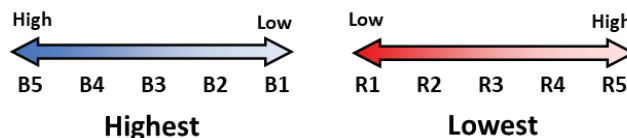
** Once this item was answered, the employee skipped to the exit survey page

Highest Lowest
B R

#	Gender: Overall TexaSaver (1 low - 5 high)	F	M	Total
9	Overall TexaSaver meets my needs.	3.72	3.8	3.75

#	Gender: TexaSaver Items (1 low - 5 high)	F	M	Total
8	I know how to get information about my TexaSaver account.	3.97 (B5)	4.13 (B5)	4.03 (B5)
9	Overall TexaSaver meets my needs.	3.72 (B3)	3.8 (B3)	3.75 (B3)
*10	TexaSaver fees are reasonable.	2.83 (R3)	2.74 (R1)	2.8 (R1)
*11	TexaSaver is valuable even though it doesn't have an employer matching contribution.	2.98 (B1)	2.85 (R4)	2.94 (B1)
*12	TexaSaver helps me prepare for a financially secure retirement.	3.09 (B1)	3.04 (B1)	3.07 (B1)
*13	TexaSaver offers investment choices that meet my needs.	2.89 (R4)	2.93 (B1)	2.9 (R4)
*14	TexaSaver provides resources to help me make investment decisions.	2.74 (R1)	2.93 (B1)	2.81 (R1)

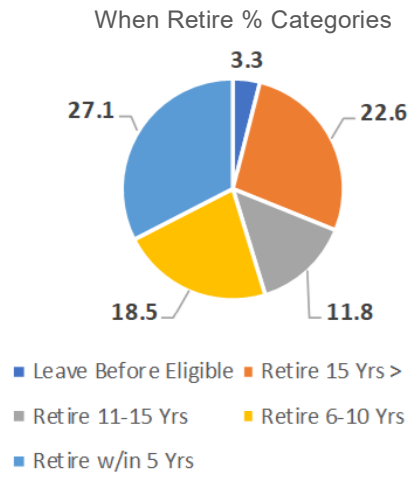
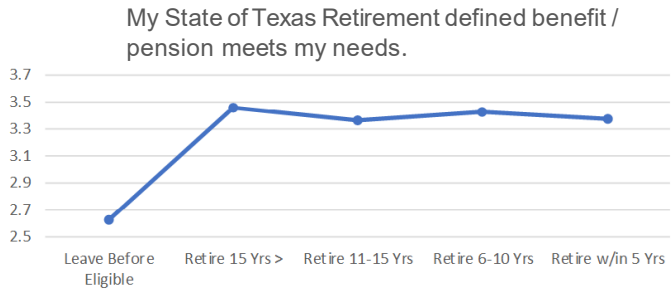
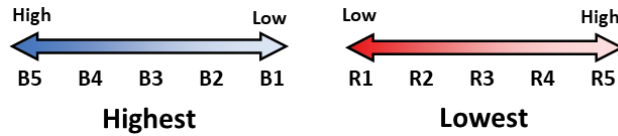
* This question was only asked to respondents who answered something other than “Strongly Agree” or “Somewhat Agree” on questions 9



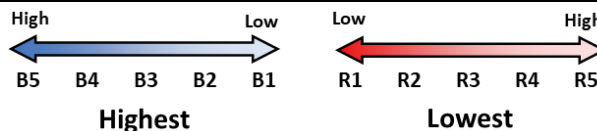
Retirement Survey: When Retire

When Retire: Number of Respondents (Excluded Retirees)	Leave Before Eligible	Retire 15 Yrs>	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
Percentage%	3.3	22.6	11.8	18.5	27.1	14.3	2.5	100
Count	57	397	206	324	475	250	44	1753

When Retire: Overall Retirement Benefit/Pension (1 low – 5 high)	Leave Before Eligible	Retire 15 Yrs>	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
My State of Texas Retirement defined benefit/pension meets my needs.	2.63 (R3)	3.46 (B5)	3.36 (B1)	3.42 (B2)	3.37 (B1)	3.15 (R4)	3.05 (R3)	3.34 (R5)



#	When Retire: Retirement Benefit / Pension Items (1 low - 5 high)	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
2	I understand my State of Texas Retirement defined benefit / pension.	3.25 (B5)	3.52	3.44	3.61	3.78	3.51	3.55	3.59
3	My State of Texas Retirement defined benefit / pension meets my needs.	2.63 (R1)	3.46 (R1)	3.36 (R1)	3.42 (R1)	3.37 (R1)	3.15 (R1)	3.05 (R1)	3.34 (R1)
4	My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State	3.07	3.97 (B5)	4.16 (B5)	4.16 (B5)	4.24 (B5)	3.72 (B5)	3.83 (B5)	4.03 (B5)



Retirement Survey: When Retire

5	Question for ERS: How would I get an answer? (2 highest/lowest)	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
	ERS WWW	57.9% (B)	65.4% (B)	61.7% (B)	58.5% (B)	56.8% (B)	47.2% (B)	27.3% (B)	57.5% (B)
	Contact Coordinator	12.3%	14.1%	14.6%	13.3%	10.3%	16.0%	20.5%	13.4%
	Call ERS	24.6% (B)	15.9% (B)	19.4% (B)	23.8% (B)	27.6% (B)	29.6% (B)	34.1% (B)	23.7% (B)
	Email ERS	3.5%	2.5%	2.4%	2.2%	3.0%	4.0%	6.8%	2.9%
	Visit ERS	1.8%	1.0%	0.0% (R)	1.5%	1.7%	2.4%	4.5% (R)	1.5%
	ERS Social Media	0.0% (R)	0.3% (R)	1.0% (R)	0.0% (R)	0.4% (R)	0.4% (R)	0.0% (R)	0.3% (R)
	Pref N/A	0.0% (R)	0.8% (R)	1.0% (R)	0.6% (R)	0.2% (R)	0.4% (R)	6.8%	0.7% (R)

6	Do you have an account in the Texa\$aver 401(k)/457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
	Yes	61.4% (B)	71.0% (B)	69.8% (B)	66.4% (B)	59.6% (B)	62.7% (B)	43.2% (B)	64.7% (B)
	No	26.3%	17.1%	22.0%	27.8%	37.3%	24.1%	27.3%	26.7%
	I'm Not Sure	12.3%	11.1%	6.8%	5.2%	2.9%	10.0%	11.4% (R)	7.2%
	Pref N/A	0.0% (R)	0.8% (R)	1.5% (R)	0.6% (R)	0.2% (R)	3.2% (R)	18.2%	1.4% (R)

- If "Yes" was selected, the respondent skipped to question #8
- If "No" was selected, the respondent proceeded to question #7
- If "I'm Not Sure" was selected, the employee skipped to the exit survey page
- If "I Prefer Not to Answer" was selected, the employee skipped to the exit survey page

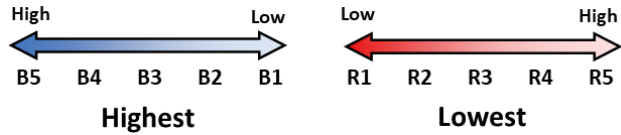
**7	If no, choose the one response that best describes why you do not have an account in the Texa\$aver 401(k) / 457 Program. (2 highest/lowest)	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
	Don't know about the program.	26.7% (B)	17.6% (B)	15.2%	12.5%	9.7%	11.5%	8.3% (R)	12.7%
	Cannot afford to contribute.	26.7% (B)	47.1% (B)	23.9% (B)	34.1% (B)	30.1% (B)	44.3% (B)	41.7% (B)	34.8% (B)
	Program fees.	0.0% (R)	1.5% (R)	2.2% (R)	2.3% (R)	1.1% (R)	1.6% (R)	0.0% (R)	1.5% (R)
	No employer matching contribution.	40.0% (B)	16.2%	23.9% (B)	19.3%	17.0%	11.5%	8.3% (R)	17.8%
	Investment choices.	0.0% (R)	2.9%	2.2% (R)	0.0% (R)	2.8% (R)	0.0% (R)	8.3% (R)	1.9% (R)
	Prefer other ways to save.	6.7%	13.2%	23.9% (B)	21.6% (B)	29.0% (B)	23.0% (B)	25.0% (B)	23.2% (B)
	Pref N/A	0.0% (R)	1.5% (R)	8.7%	10.2%	10.2%	8.2%	8.3% (R)	8.2%

** Once this item was answered, the employee skipped to the exit survey page

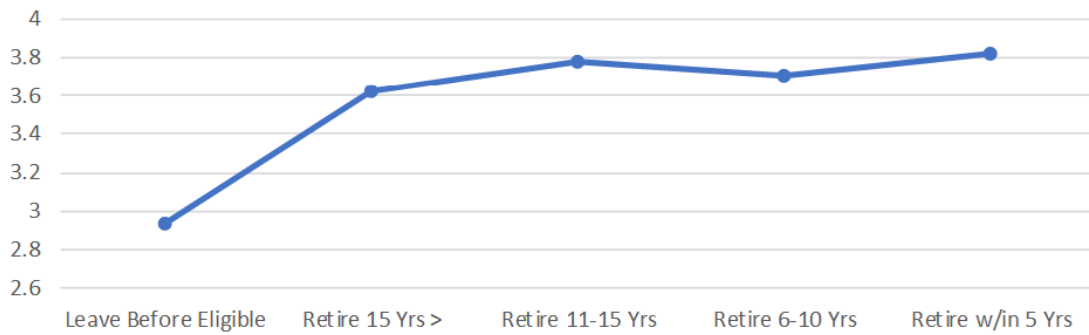
Highest Lowest
B R

Retirement Survey: When Retire

#	When Retire: Overall Texa\$aver (1 low - 5 high)	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
9	Overall Texa\$aver meets my needs.	2.94 (R1)	3.62 (R5)	3.78 (B4)	3.7 (B1)	3.82 (B5)	3.47 (B5)	3.69 (B1)	3.67

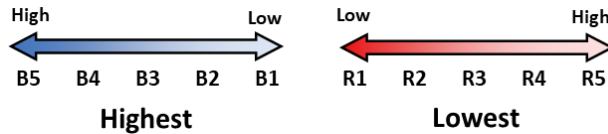


Overall Texa\$aver meets my needs.



#	When Retire Texa\$aver Items (1 low - 5 high)	Leave Before Eligible	Retire 15 Yrs >	Retire 11-15 Yrs	Retire 6-10 Yrs	Retire w/in 5 Yrs	Not Sure	Pref N/A	Total
8	I know how to get information about my Texa\$aver account.	3.6 (B5)	3.89 (B5)	4.04 (B5)	3.94 (B5)	4.08 (B5)	3.76 (B5)	3.95 (B5)	3.94 (B5)
9	Overall Texa\$aver meets my needs.	2.94 (B2)	3.62 (B4)	3.78 (B4)	3.7 (B4)	3.82 (B4)	3.47 (B4)	3.69 (B4)	3.67 (B4)
*10	Texa\$aver fees are reasonable.	2.25 (R1)	2.65 (R1)	3.02 (R4)	2.8 (R1)	2.69 (R1)	2.83 (R5)	2.43 (R3)	2.74 (R1)
*11	Texa\$aver is valuable even though it doesn't have an employer matching contribution.	2.3 (R2)	2.68 (R2)	3.09 (B1)	3.04 (B1)	3.09 (B1)	2.85 (B1)	2.33 (R1)	2.88 (B1)
*12	Texa\$aver helps me prepare for a financially secure retirement.	2.48 (B1)	2.99 (B1)	3.11 (B1)	3.15 (B1)	3.17 (B1)	3.05 (B2)	2.67 (B1)	3.05 (B2)
*13	Texa\$aver offers investment choices that meet my needs.	2.61 (B1)	2.84 (B1)	2.93 (R1)	2.91 (R3)	2.95 (R4)	2.68 (R3)	3 (B2)	2.85 (R5)
*14	Texa\$aver provides resources to help me make investment decisions.	2.39 (R4)	2.65 (R1)	3 (R3)	2.91 (R3)	2.88 (R3)	2.53 (R4)	2.57 (R4)	2.76 (R3)

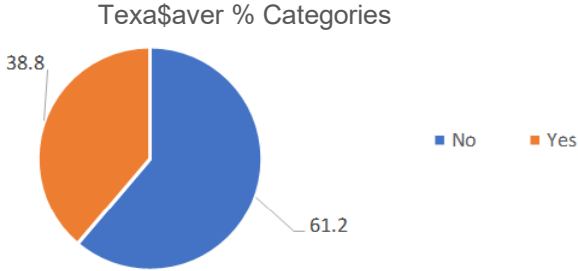
* This question was only asked to respondents who answered something other than "Strongly Agree" or "Somewhat Agree" on questions 9



Retirement Survey: Texa\$aver

Texa\$aver: Number of Respondents		No	Yes	Total
Percentage %		61.2	38.8	100
Count		1886	1197	3083

#	Texa\$aver: Overall Retirement Benefit / Pension (1 low - 5 high)	No	Yes	Total
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.56 (B5)	3.36 (R1)	3.49 (B1)



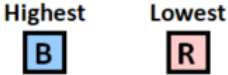
#	Texa\$aver: Retirement Benefit / Pension Items (1 low - 5 high)	No	Yes	Total
2	I understand my State of Texas Retirement defined benefit / pension.	4.2 (B5)	3.54 (B1)	3.95 (B1)
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.56 (R1)	3.36 (R1)	3.49 (R1)
4	My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State.	4.17 (B1)	4.01 (B5)	4.11 (B5)



5	Question for ERS: How would I get an answer? (2 highest/lowest)	No	Yes	Total
	ERS WWW	49.1% (B)	58.2% (B)	52.7% (B)
	Contact Coordinator	12.1%	12.5%	12.2%
	Call ERS	33.9% (B)	24.0% (B)	30.1% (B)
	Email ERS	2.6%	2.8%	2.7%
	Visit ERS	1.1%	1.4%	1.2%
	ERS Social Media	0.4% (R)	0.3% (R)	0.4% (R)
	Pref N/A	0.7% (R)	0.8% (R)	0.8% (R)

6	Do you have an account in the Texa\$aver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?	No	Yes	Total
	Yes	24.2%	87.1% (B)	48.8% (B)
	No	68.9% (B)	4.5%	43.8%
	I'm not sure	4.1%	7.1%	5.3%
	Pref N/A	2.8% (R)	1.3% (R)	2.2% (R)

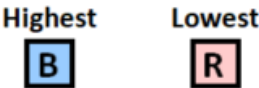
- If "Yes" was selected, the respondent skipped to question #8
- If "No" was selected, the respondent proceeded to question #7
- If "I'm Not Sure" was selected, the employee skipped to the exit survey page
- If "I Prefer Not to Answer" was selected, the employee skipped to the exit survey page



Retirement Survey: TexaSaver

**7	If no, choose the one response that best describes why you do not have an account in the TexaSaver 401(k) / 457 Program. (2 highest/lowest)	No	Yes	Total
	Don't know about the program.	9.9%	10.9%	9.9%
	Cannot afford to contribute.	25.5% (B)	34.5% (B)	25.9% (B)
	Program fees.	1.1% (R)	5.5% (R)	1.3% (R)
	No employer matching contribution.	11.2%	18.2% (B)	11.5%
	Investment choices.	2.1% (R)	3.6% (R)	2.2% (R)
	Prefer other ways to save.	34.6% (B)	16.4%	33.8% (B)
	Pref N/A	15.6%	10.9%	15.4%

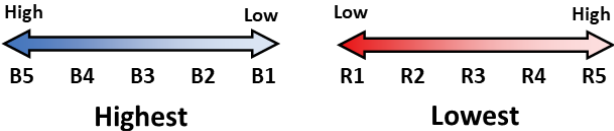
** Once this item was answered, the employee skipped to the exit survey page



#	TexaSaver: Overall TexaSaver (1 low - 5 high)	No	Yes	Total
9	Overall TexaSaver meets my needs.	3.72 (R1)	3.8 (B5)	3.75 (B1)

#	TexaSaver: TexaSaver Items (1 low - 5 high)	No	Yes	Total
8	I know how to get information about my TexaSaver account.	4.23 (B5)	3.95 (B5)	4.03 (B5)
9	Overall TexaSaver meets my needs.	3.96 (B4)	3.66 (B4)	3.75 (B4)
*10	TexaSaver fees are reasonable.	3.03 (R3)	2.73 (R1)	2.8 (R1)
*11	TexaSaver is valuable even though it doesn't have an employer matching contribution.	3.17 (B1)	2.88 (B1)	2.94 (B1)
*12	TexaSaver helps me prepare for a financially secure retirement.	3.15 (B1)	3.05 (B1)	3.07 (B1)
*13	TexaSaver offers investment choices that meet my needs.	3.04 (R3)	2.87 (R1)	2.9 (R4)
*14	TexaSaver provides resources to help me make investment decisions.	2.95 (R2)	2.77 (R3)	2.81 (R2)

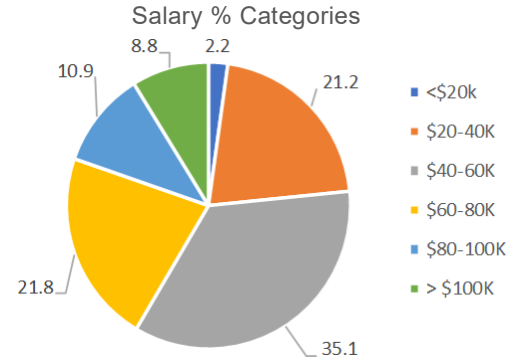
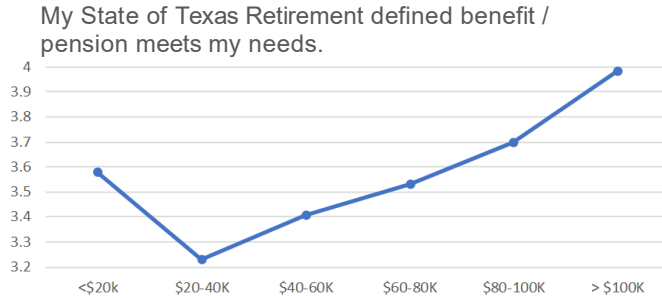
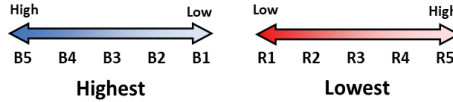
* This question was only asked to respondents who answered something other than "Strongly Agree" or "Somewhat Agree" on questions 9



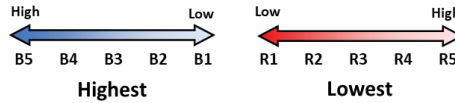
Retirement Survey: Salary

Salary: Number of Respondents		<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
Percentage %		2.2	21.2	35.1	21.8	10.9	8.8	100
Count		69	653	1083	673	335	270	3083

#	Salary: Overall Retirement Benefit / Pension Score (1 low - 5 high)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.58 (B1)	3.23 (R5)	3.41 (R3)	3.53 (R1)	3.7 (B2)	3.98 (B5)	3.49



#	Salary: Retirement Benefit / Pension Scores (1 low - 5 high)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
2	I understand my State of Texas Retirement defined benefit / pension.	4.36 (B5)	3.81 (B1)	3.93 (B1)	3.89 (B1)	4.06 (B1)	4.22 (B5)	3.95 (B1)
3	My State of Texas Retirement defined benefit / pension meets my needs.	3.58 (R1)	3.23 (R1)	3.41 (R1)	3.53 (R1)	3.7 (R1)	3.98 (R1)	3.49 (R1)
4	My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State.	3.65 (B1)	3.92 (B5)	4.11 (B5)	4.22 (B5)	4.22 (B5)	4.22 (B5)	4.11 (B5)



5	Question for ERS: How would I get an answer? (2 highest/lowest)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
	ERS WWW	37.7% (B)	42.3% (B)	50.1% (B)	58.1% (B)	64.9% (B)	63.1% (B)	52.7% (B)
	Contact Coordinator	4.3%	15.2%	13.0%	11.4%	9.0%	10.4%	12.2%
	Call ERS	53.6% (B)	36.6% (B)	32.1% (B)	25.3% (B)	21.6% (B)	22.4% (B)	30.1% (B)
	Email ERS	2.9%	3.4%	2.7%	2.5%	1.8%	2.2%	2.7%
	Visit ERS	0.0% (R)	0.5% (R)	1.9%	0.9% (R)	1.5%	1.1%	1.2%
	ERS Social Media	0.0% (R)	0.6% (R)	0.2% (R)	0.4% (R)	0.3% (R)	0.4% (R)	0.4% (R)
	Pref N/A	1.4%	1.4%	0.0% (R)	1.3%	0.9% (R)	0.4% (R)	0.8% (R)

6	Do you have an account in the TexaSaver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
	Yes	10.1%	38.4%	44.8%	55.5% (B)	65.1% (B)	62.5% (B)	48.8% (B)
	No	85.5% (B)	49.2% (B)	47.4% (B)	37.4%	33.4%	33.7%	43.8%
	I'm not sure	1.4% (R)	8.8%	6.0%	5.1%	0.6% (R)	1.1% (R)	5.3%
	Pref N/A	2.9%	3.5% (R)	1.7% (R)	2.1% (R)	0.9%	2.6%	2.2% (R)

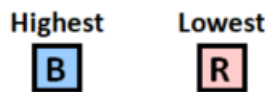
- If "Yes" was selected, the respondent skipped to question #8
- If "No" was selected, the respondent proceeded to question #7
- If "I'm Not Sure" was selected, the employee skipped to the exit survey page
- If "I Prefer Not to Answer" was selected, the employee skipped to the exit survey page

Highest Lowest
B R

Retirement Survey: Salary

**7	If no, choose the one response that best describes why you do not have an account in the TexaSaver 401(k) / 457 Program. (2 highest/lowest)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
	Don't know about the program.	17.9% (B)	9.1%	10.1%	11.4%	8.3%	4.5%	9.9%
	Cannot afford to contribute.	5.4%	38.8% (B)	26.7% (B)	19.6% (B)	17.4% (B)	18.0% (B)	25.9% (B)
	Program fees.	1.8% (R)	0.7% (R)	1.6% (R)	0.4% (R)	2.8% (R)	2.2% (R)	1.3% (R)
	No employer matching contribution.	5.4%	6.2%	12.1%	15.9%	14.7%	14.6%	11.5%
	Investment choices.	1.8% (R)	1.3% (R)	2.8% (R)	1.6% (R)	1.8% (R)	3.4% (R)	2.2% (R)
	Prefer other ways to save.	50.0% (B)	24.4% (B)	32.3% (B)	35.1% (B)	45.9% (B)	46.1% (B)	33.8% (B)
	Pref N/A	17.9% (B)	19.5%	14.3%	15.9%	9.2%	11.2%	15.4%

** Once this item was answered, the employee skipped to the exit survey page

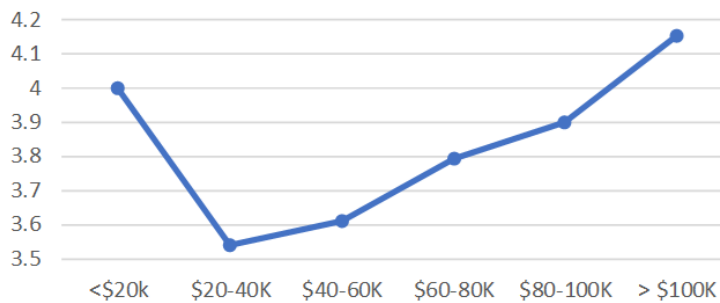


#	Salary: Overall TexaSaver Score (1 low - 5 high)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
9	Overall TexaSaver meets my needs.	4(B3)	3.54 (R1)	3.61 (R3)	3.79 (B1)	3.9 (B2)	4.15 (B5)	3.75 (R5)



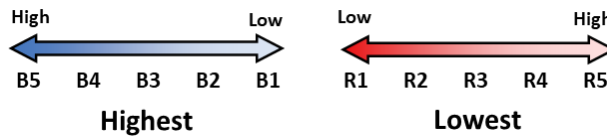
Highest Lowest

Overall TexaSaver meets my needs.



#	Salary: TexaSaver Scores (1 low - 5 high)	<\$20k	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
8	I know how to get information about my TexaSaver account.	3 (R1)	3.59 (B5)	3.88 (B5)	4.22 (B5)	4.28 (B5)	4.42 (B5)	4.03 (B5)
9	Overall TexaSaver meets my needs.	4 (B1)	3.54 (B5)	3.61 (B4)	3.79 (B3)	3.9 (B3)	4.15 (B3)	3.75 (B3)
*10	TexaSaver fees are reasonable.	4 (B1)	2.91 (B1)	2.75 (R2)	2.87 (R1)	2.61 (R1)	2.82 (R1)	2.8 (R1)
*11	TexaSaver is valuable even though it doesn't have an employer matching contribution.	5 (B5)	2.82 (R5)	2.73 (R3)	3.07 (B1)	3.24 (B1)	3.37 (B1)	2.94 (B1)
*12	TexaSaver helps me prepare for a financially secure retirement.	5 (B5)	2.82 (R5)	2.94 (B1)	3.21 (B1)	3.49 (B2)	3.28 (B1)	3.07 (B1)
*13	TexaSaver offers investment choices that meet my needs.	4 (B1)	2.84 (B1)	2.83 (B1)	2.87 (R5)	3.11 (R1)	3.27	2.9 (R4)
*14	TexaSaver provides resources to help me make investment decisions.	4 (B1)	2.78 (R1)	2.71 (R1)	2.89 (R1)	2.95 (R3)	2.87 (R1)	2.81 (R1)

* This question was only asked to respondents who answered something other than "Strongly Agree" or "Somewhat Agree" on questions 9



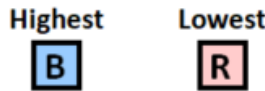
Retirement Survey: Agency Size

6	Do you have an account in the TexaSaver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?	Large	Medium	Small	Total
	Yes	46.7% (B)	51.7% (B)	53.1% (B)	48.8% (B)
	No	45.0%	41.0%	42.1%	43.8%
	I'm not sure	5.9%	4.7%	3.8%	5.3%
	Pref N/A	2.4% (R)	2.5% (R)	0.9% (R)	2.2% (R)

- If "Yes" was selected, the respondent skipped to question #8
- If "No" was selected, the respondent proceeded to question #7
- If "I'm Not Sure" was selected, the employee skipped to the exit survey page
- If "I Prefer Not to Answer" was selected, the employee skipped to the exit survey page

**7	If no, choose the one response that best describes why you do not have an account in the TexaSaver 401(k) / 457 Program. (2 highest/lowest)	Large	Medium	Small	Total
	Don't know about the program.	10.1%	8.8%	10.5%	9.9%
	Cannot afford to contribute.	25.3% (B)	28.5% (B)	25.6% (B)	25.9% (B)
	Program fees.	1.3% (R)	1.3% (R)	1.4% (R)	1.3% (R)
	No employer matching contribution.	11.4%	12.6%	11.0%	11.5%
	Investment choices.	2.4% (R)	1.3% (R)	2.3% (R)	2.2% (R)
	Prefer other ways to save.	34.0% (B)	33.5% (B)	33.3% (B)	33.8% (B)
	Pref N/A	15.5%	14.2%	16.0%	15.4%

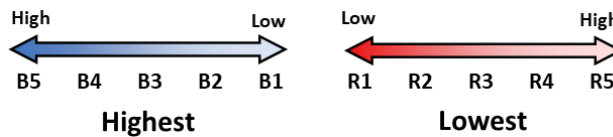
** Once this item was answered, the employee skipped to the exit survey page



#	Agency Size: Overall TexaSaver (1 low - 5 high)	Large	Medium	Small	Total
9	Overall TexaSaver meets my needs.	3.75 (B1)	3.78 (B5)	3.74 (R1)	3.75 (B5)

#	Agency Size: TexaSaver Items (1 low - 5 high)	Large	Medium	Small	Total
8	I know how to get information about my TexaSaver account.	3.98 (B5)	4.08 (B5)	4.16 (B5)	4.03 (B5)
9	Overall TexaSaver meets my needs.	3.75 (B3)	3.78 (B3)	3.74 (B2)	3.75 (B3)
*10	TexaSaver fees are reasonable.	2.78 (R1)	2.86 (R3)	2.81 (R1)	2.8 (R1)
*11	TexaSaver is valuable even though it doesn't have an employer matching contribution.	2.89 (B1)	2.92 (R4)	3.11 (B1)	2.94 (B1)
*12	TexaSaver helps me prepare for a financially secure retirement.	2.98 (B1)	3.18 (B1)	3.26 (B1)	3.07 (B1)
*13	TexaSaver offers investment choices that meet my needs.	2.84 (R3)	2.99 (B1)	3.01 (R4)	2.9 (R5)
*14	TexaSaver provides resources to help me make investment decisions.	2.81 (R2)	2.76 (R1)	2.86 (R2)	2.81 (R1)

* This question was only asked to respondents who answered something other than "Strongly Agree" or "Somewhat Agree" on questions 9



6. COMPARISON TO THE 2014 MEMBERSHIP SURVEY:

6.1 Overview of the 2014 Membership Survey

The 2014 ERS Membership Survey, referred to from now on as the 2014 Survey, consisted of a primary survey with various branched questions based on participant responses, and was conducted in FY14. The survey findings were used as foundational research for ERS' interim benefit studies mandated by the 83rd Legislature. The survey provided a formalized mechanism for data collection, analysis, and reporting on member preferences about their benefits.

The goal of this survey was to administer the survey to a census of state agency employees and a sample of higher education employees with state service. The survey not only collected important data on benefit preferences but also served as an educational tool and a method for promoting transparent, inclusive government.

ERS leadership wanted to make the survey available to all active full-time employees enrolled in a Group Benefits Program (GBP) health insurance plan. Active members were defined as all current full-time state agency employees participating in the benefits plan, not yet retired from state employment. A sample of approximately 3,000 higher education employees with state service was also included. The 2014 Survey did not include retirees. Approximately 136,000 employees were surveyed in the 2014 Survey.

A census-type strategy was used in which current employees with state service were solicited via email and provided with a web link to the online survey. For employees that did not have an email address on file with ERS, an invitation and explanatory letter was mailed to the respondent's home address. The letter provided instructions on how to participate online or how to contact the agency via telephone to request a paper survey.

The 2014 Survey was administered, and all data were collected during May 2014. Administration began by mailing letter invitations to those employees without email addresses on file with ERS. Based on response rates, a reminder was only sent to employees with a state salary of less than \$40,000. This was done in order to achieve an appropriate proportional response within the different salary ranges of ERS members. The overall response rate was 18%, with a total of 21,490 received surveys.

The 2014 Survey data were presented in four major sections. The first was all survey respondents. The second was for employees who indicated that they had children eligible for the ERS health plan. This section was subdivided by the categories of ERS coverage, no coverage (uninsured), and other coverage. The third was for

employees who indicated that they had a spouse eligible for the ERS health plan. This section was subdivided by the categories of ERS coverage, no coverage (uninsured), and other coverage. The final section compared respondents by income group. This section was subdivided by the income groupings of less than \$40,000, \$41,000-\$60,000, and \$60,001 and higher.

6.2 Key Findings from the 2014 Survey

Of state employees with children, 73.4% covered their child(ren) through the ERS child or family plans, 22.9% covered their child(ren) through other plans, and 3.7% indicated that their child(ren) were uninsured.

For the 22.9% of employees that covered dependents under other plans, most dependents were covered under the other parent's plan, 34% of employees participated in Medicaid or CHIP, and 10% participated in other plan options.

This study estimated that approximately 2,100 employees did not carry any dependent insurance on approximately 4,200 children. The reason given by this group of employees was that the premium was too expensive, and therefore they preferred to pay out of pocket for medical expenses for dependents. Over 70% of employees in this group made less than \$40,000 a year and nearly all employees in this group made \$50,000 or less.

About one in five employees who had uninsured children indicated that they had missed the enrollment period for application for the Affordable Care Act.

Women made up 73% of the employees who indicated that they have uninsured children.

When provided with lower premium plan options, 39% of those not insuring their dependents expressed interest in lower premium plans as compared to 24% of those with dependent insurance. Overall, 23% of the respondents expressed an interest in lower premium plans.

Overall, employees felt that their health insurance coverage was better or at least as good as what other employers would offer elsewhere.

Overall, employees felt as though the salary they received was not as competitive as what would be offered for similar employment elsewhere.

Individuals with member-only coverage expressed that they would not be willing to pay part of their premium even if it meant minimizing changes to the benefits plan.

More than half of the respondents expressed an interest in purchasing voluntary benefits if offered by ERS.

6.3 A Comparison of the 2014 Survey and the 2019 Benefits and Retirement Surveys

As shown in the key findings section above, the 2014 Survey primarily produced data on the percentages of employees and their dependents with healthcare coverage. The 2019 Benefits and Retirement Surveys were more robust in collecting information on employee perceptions of GBP and retirement benefits and separating it into different categorical data than just the four categories used in the 2014 Survey. Because of this, there is not a lot of matching data to do a direct longitudinal comparison on the 2014 Survey and the Benefits and Retirement Surveys. Additionally, any findings gathered on retirees cannot be compared to the 2014 Survey because that survey did not sample retirees. However, there are still some data points which can be compared across time.

In the 2014 Survey, 23% of the respondents expressed an interest in lower premium plans. In the Benefits Survey, 22.5% of employees felt that the amount contributed to a monthly premium for health insurance was unreasonable.

78.6% of employees in the 2014 Survey felt they would not get better health insurance coverage through another employer. Whereas, only 60.3% of employees in the Benefits Survey felt the GBP was a competitive package when compared to private employers. This shows a decrease in employee attitude on how well ERS benefits package compares to other employers.

55.2% of members in the 2014 Survey would consider leaving state employment if their ERS health insurance benefits plan significantly changed. Whereas 63.6% of respondents in the Benefits Survey felt that their health coverage was a major reason they plan to remain with their employer. This shows that the importance of GBP benefits to employees as a decision for remaining in state employment has increased.

88.5% of members in the 2014 Survey felt that they were entitled to receive the same level of health benefits from the State of Texas when they retired. The Retirement Survey extrapolated on that question and found that 55.8% of employees feel that their State of Texas Retirement defined benefit/pension meets their needs. This might indicate that even though many employees feel they are entitled to receive the same level of retirement once retired, many do not feel that their retirement benefits will meet their needs.

67% of members in the 2014 Survey stated they were interested in purchasing voluntary vision insurance. Whereas 42.5% of respondents in the Benefits Survey stated they were satisfied with the vision insurance offered to them.

37% of members in the 2014 Survey used available plan features in the past year to help lower their out-of-pocket costs. In comparison, 35.9% of respondents in the Benefits Survey stated that they often used their plan's available resources to lower out-of-pocket costs. This shows that there has been virtually no change in how ERS members take advantage of cost-saving resources that are part of their plan.

49% of members in the 2014 Survey stated they were interested in purchasing voluntary whole life insurance. Whereas 54.9% of respondents in the Benefits Survey stated they were satisfied with the life insurance offered to them.

7% of members in the 2014 Survey said they used free lifestyle management programs as part of their plan in the past year. Comparatively, 24.3% of respondents in the Benefits Survey stated they would be best motivated to participate in their plan's wellness program if it was offered at no cost to them. Furthermore, the second highest group, 17.6% of respondents, stated they would be best motivated to participate in wellness programs by lowering their premium contribution.

The following items were assessed on a five-point Likert-type scale including: Strongly Agree-5, Agree-4, Neutral-3, Disagree-2, Strongly Disagree-1. The mean provides the average response score.

	Up to \$40,000	\$40,001- \$60,000	\$60,001+
Items	Average	Average	Average
2014 Survey			
If I left state employment, I would get better health insurance coverage through another employer.	2.76	2.71	2.57
When I retire, I'm entitled to receive the same level of health benefits from the State of Texas.	4.35	4.42	4.39
If my ERS health insurance benefits plan significantly changed, I would consider leaving state employment.	3.58	3.63	3.71
Benefits/Retirement Survey			
The GBP is a competitive package when compared to private employers.	4.15	4.0	3.96
My State of Texas Retirement defined benefit/pension meets their needs	3.41	3.41	3.74
My health coverage is a major reason I plan to remain with my employer.	3.64	3.8	3.56

As already stated, the items are not similar enough to produce longitudinal data. A recommendation is to ask the same items again in the future in order to create this longitudinal comparison. It would also be interesting to see the change in employee attitude based on the current challenges faced by employees due to COVID-19.

7. APPENDIX:

7.1 Benefits Survey

INTRODUCTORY PARAGRAPH

We highly value your opinions about your State benefits. ERS works to offer benefits that are competitive with those offered by other employers and that add value to your total compensation package. We hope the benefits play a role in attracting and retaining the workforce needed to serve Texas.

This survey should take approximately ten (10) minutes to complete. This survey is voluntary and will not affect your status with ERS or your employer. The survey is confidential, and you are not required to answer every item. ERS has contracted with the Institute for Organizational Excellence (IOE) at UT Austin to conduct this survey. For more information about IOE, go to www.survey.utexas.edu. Additional survey information can be found at _____. Thank you for taking the time to share your ideas. Your feedback and time are important to us.

1. When do you plan to retire from a state agency or institution? (exclude retirees)

- I plan to work an additional 15 years or longer.
- I plan to retire in 11-15 years.
- I plan to retire in 6-10 years.
- I plan to retire within the next 5 years.
- I'm not sure.
- I plan to leave employment before I am eligible to retire.
- I prefer not to answer.

2. The Texas Employees Group Benefits Program (GBP) is the comprehensive program offered by the State that includes medical, pharmacy, dental, vision, disability, and other insurance coverages. Indicate your level of agreement with each of the following statements:

- Options:
- Strongly Agree
 - Somewhat Agree
 - Neutral
 - Somewhat Disagree
 - Strongly Disagree
 - Don't Know / No Opinion
 - Prefer Not to Answer

- I know how to get information about my comprehensive GBP benefits.
- I understand how to use my GBP benefits effectively.
- Overall, the GBP benefits meet my needs.
- My GBP benefits are a valuable part of my total compensation / retirement package.
- The GBP is a competitive package when compared to private employers.

3. Focusing on only your health insurance benefits (medical and pharmacy), indicate your level of agreement with each of the following statements:

Options: Strongly Agree
Somewhat Agree
Neutral
Somewhat Disagree
Strongly Disagree
Don't Know / No Opinion
Prefer Not to Answer

- Overall, my health insurance benefits meet my needs.
- The amount of my monthly premium contribution for health insurance benefits is reasonable.
- My out-of-pocket health care costs (deductibles, copays, coinsurance) are reasonable.
- My plan includes the doctors and hospitals that I prefer.
- My plan makes it easy to see a specialist.
- The plan's online information helps me understand my benefits.
- I often use my plan's available resources to lower my out-of-pocket costs (for example, virtual visits, search tool for in-network and/or cost-efficient providers).
- My health coverage is a major reason I plan to remain with my employer. (exclude state retirees and higher education retirees)
- I am satisfied with my plan's contribution to my health savings account. (only display if enrolled in Consumer Directed HealthSelect where BEN_PLAN="CH")

4. Whether or not you are enrolled in the voluntary programs listed below, indicate your level of agreement with each of the following statements:

Options: Strongly Agree
Somewhat Agree

Neutral
Somewhat Disagree
Strongly Disagree
Don't Know / No Opinion
Prefer Not to Answer

- I am satisfied with the dental insurance.
- I am satisfied with the life insurance.
- I am satisfied with the vision insurance.
- I am satisfied with the accidental death and dismemberment insurance. (exclude state retirees and higher education retirees)
- I am satisfied with the short-term or long-term disability insurance. (exclude state retirees and higher education retirees)
- I am satisfied with the TexFlex flexible spending accounts. (exclude state retirees and higher education retirees)
- I am satisfied with the commuter spending account. (exclude state retirees and higher education retirees)
- I am satisfied with the health savings accounts. (only display if enrolled in Consumer Directed HealthSelect where BEN_PLAN="CH")

5. Your health plan encourages wellness by offering programs for care management, weight management, fitness, and tobacco cessation. Choose one statement below that would best motivate you to participate in your health plan's wellness program.

- No cost to me.
- A financial incentive to participate.
- Lowering my premium contribution for dependent coverage or lowering my out-of-pocket costs.
- More variety of wellness programs.
- I already participate in my health plan's wellness program.
- I participate in wellness activities on my own.
- None of these.
- I prefer not to answer.

6. If I had a question about my GBP benefits, the first thing I would do for an answer would be to: (choose the best answer)

- Search the ERS website or the plan website
- Contact the plan (for example, Blue Cross and Blue Shield of Texas)
- Contact my benefits coordinator or HR department

- Call ERS
- Send ERS an email through the website
- Visit the ERS office or an event
- Go to ERS social media sites
- Prefer not to answer

Exit survey page

Thank you for taking the time to share your opinions. Your feedback is important to us. For more information on your ERS-administered benefits, [click here](#).

7.2 Retirement Survey

(sent to only state active employees and state retirees)

INTRODUCTORY PARAGRAPH

We highly value your opinions about your State retirement benefits. ERS works to offer retirement benefits that are competitive with those offered by other employers and provide financial protection when you retire. We hope the benefits we offer play a role in attracting and retaining the workforce needed to serve Texas.

This survey should take approximately ten (10) minutes to complete. This survey is voluntary and will not affect your status with ERS or your employer. The survey is confidential, and you are not required to answer every item. ERS has contracted with the Institute for Organizational Excellence (IOE) at UT Austin to conduct this survey. For more information about IOE, go to www.survey.utexas.edu. Additional survey information can be found at _____. Thank you for taking the time to share your ideas. Your feedback and time are important to us.

1. When do you plan to retire from a state agency? (exclude retirees)

- I plan to work an additional 15 years or longer.
- I plan to retire in 11-15 years.
- I plan to retire in 6-10 years.
- I plan to retire within the next 5 years.
- I'm not sure.
- I plan to leave employment before I am eligible to retire.
- I prefer not to answer.

2. Thinking about only your State of Texas Retirement defined benefit / pension, indicate your level of agreement with each of the following statements:

Options: Strongly Agree
 Somewhat Agree
 Neutral
 Somewhat Disagree
 Strongly Disagree
 Don't Know / No Opinion
 Prefer Not to Answer

- I understand my State of Texas Retirement defined benefit / pension.
- My State of Texas Retirement defined benefit / pension meets my needs.
- My State of Texas Retirement defined benefit / pension is/was a major reason I work(ed) for the State.

3. If I had a question about my retirement / pension, the first thing I would do for an answer would be to: (choose the best answer)

- Search the ERS website
- Contact my benefits coordinator or HR department
- Call ERS
- Send ERS an email through the website
- Visit the ERS office or an event
- Go to ERS social media sites
- Prefer not to answer

4. Do you have an account in the Texa\$aver 401(k) / 457 Program (the voluntary deferred compensation retirement savings program offered through ERS)?

- Yes (If “yes” is selected, then skip to #6)
- No (if “no” is selected, then proceed to #5)
- I’m not sure (if “I’m not sure” is selected, then skip to the exit survey page)
- I prefer not to answer (if “I prefer not to answer” is selected, then skip to the exit survey page)

5. Choose the one response that best describes why you do not have an account in the Texa\$aver 401(k) / 457 Program. (Skip to exit survey page after respondent answers this question)

- I don’t know about the program.
- I cannot afford to contribute.
- The program fees.
- There is no employer matching contribution.
- The investment choices.
- I prefer other ways to save.
- I prefer not to answer.

6. Indicate your level of agreement with each of the following statements about the TexaSaver 401(k) / 457 Program:

Options: Strongly Agree
Somewhat Agree
Neutral
Somewhat Disagree
Strongly Disagree
Don't Know / No Opinion
Prefer Not to Answer

- I know how to get information about my TexaSaver account.
- Overall TexaSaver meets my needs. (Only ask #6a if respondent answers something other than "Strongly agree" or "Somewhat agree")

6a.

- ...TexaSaver fees are reasonable.
- ...TexaSaver is valuable even though it doesn't have an employer matching contribution.
- ...TexaSaver helps me prepare for a financially secure retirement.
- ...TexaSaver offers investment choices that meet my needs.
- ...TexaSaver provides resources to help me make investment decisions.

Exit survey page

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