Overview of Primary Retirement Benefit Plan Type, by State

The information listed below reflects the prevailing plan type provided to all or most members of broad employee groups in each state: state employees, public school teachers, public safety personnel, and other employees of state and local government. Plan designs vary; many DB plans contain hybrid features.

Legend: DB = defined benefit   DC = defined contribution   CB = cash balance

Alaska: DC for all new hires since 7/1/06; DB for those hired previously
Alabama: DB
Arkansas: DB
Arizona: DB for teachers, state employees, and most non-public safety local government employees; public safety personnel hired after 6/30/17 must choose between a DC and DB-DC hybrid, an option that is also available to some employees hired previously
California: DB except CB for employees of community colleges that have elected to participate and some part-time school employees. Fewer than one percent of public workers participate in the CB plan.
Colorado: DB for teachers; DB for local government employees except optional DC for new hires on or after 1/1/20; DB for state employees except optional DC for new hires on or after 1/1/06; DB for most local public safety personnel except DB-DC hybrid for firefighters and police officers employed by departments who elect coverage under this plan
Connecticut: DB for teachers and state employees hired before 7/1/17; DB-DC hybrid for state employees hired since 7/1/17
District of Columbia: DB for teachers and public safety personnel; DC for general employees
Delaware: DB
Florida: Optional DB or DC; DC has been the default option for new hires since 1/1/18
Georgia: DB for teachers and most local government workers; DB-DC hybrid for state workers hired since 2008
Hawaii: DB
Iowa: DB
Idaho: DB
Illinois: DB
Indiana: DB-DC hybrid; state employees hired since 3/1/13 and employees of participating political subdivisions hired since 6/1/15 may elect to participate in a DC plan
Kansas: DB except CB for new hires since 1/1/15
Kentucky: DB for teachers; teachers hired after 12/31/22 participate in a hybrid plan composed of a DB and CB plan; CB for state and local government employees hired since 1/1/14
Louisiana: DB
Massachusetts: DB
Maryland: DB
Maine: DB
Michigan: DC for state workers hired since 1997; DB-DC hybrid for teachers hired since 2010 and for those hired previously who have elected to participate; choice of a default DC plan or a DB-DC hybrid for teachers hired since 2/1/18; DB or DB-DC hybrid for most local government workers
Minnesota: DB
Missouri  DB
Mississippi  DB
Montana  DB except optional DC for state and local government workers hired since 2002, who may choose between DB and DC. Approximately three percent of participants are in the DC plan.
North Carolina  DB
North Dakota  DB
Nebraska  DB for teachers and public safety personnel; CB for state and county workers
New Hampshire  DB
New Jersey  DB
New Mexico  DB
New York  DB
Ohio  Most teachers, state employees, and employees of local government hired since 2001 or 2002, depending on the plan, may choose between DB, DC, or a DB-DC hybrid. As of 12/31/21, the Combined Plan will no longer be a plan selection option for new OH PERS hires or an option to change for current members. For members in the OH PERS Combined Plan as of 12/31/21, the Plan will continue to be available. Approximately 95 percent of those offered a choice have elected the DB plan. Public safety personnel have a DB.
Oklahoma  DB, except new state hires as of 11/1/15 have only a DC.
Oregon  DB-DC hybrid
Pennsylvania  DB; state workers hired beginning 1/1/19 and teachers and school employees hired beginning 7/1/19 will choose between a DB-DC hybrid plan and a DC plan.
Rhode Island  DB-DC hybrid
South Carolina  DB; state and school workers may choose between a DB and DC plan; roughly 80 percent of those offered a choice have elected the DB plan
South Dakota  DB
Tennessee  DB; DB-DC hybrid for teachers and state employees hired since 7/1/14; local governments may elect to participate in the hybrid plan
Texas  DB for teachers, state employees hired before 9/1/22, and employees of most of the largest cities; CB for state employees hired after 8/31/22 and employees of counties, most smaller cities and special districts
Utah  DB; those hired since 7/1/11 may choose between a DB-DC hybrid and a DC plan, each of which feature a maximum employer contribution rate of 10 percent of pay.
Virginia  DB for those hired before 2014; those hired since 1/1/14 participate in a DB-DC hybrid
Vermont  DB
Washington  Most participants may choose a DB or a DB-DC hybrid; roughly two-thirds have elected the DB plan
Wisconsin  DB
West Virginia  DB; teachers hired between 1991 and 2005 were enrolled only in a DC plan, and most of them have since elected to switch to a DB plan
Wyoming  DB

See also
- Selected Approved Changes to State Public Pensions to Restore or Preserve Plan Sustainability, NASRA
- Decisions, Decisions: Retirement Plan Choices for Public Employees and Employers, NIRS
- Issue Brief: State Hybrid Retirement Plans, NASRA
- Plan Design @NASRA.org