



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
Nevada	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](#)