

From: [Lessens, Kelly](#)
To: [House Labor and Commerce](#)
Cc: [REDACTED]; [Bellamy, Margo](#); [Bishop, Deena](#)
Subject: Support for HB 220
Date: Wednesday, January 19, 2022 10:03:21 AM

Dear members of the House Labor and Commerce Committee,

I cannot make this afternoon's scheduled opportunity for public comment on HB 220, but please add this email--which largely amplifies our teachers' stories--to today's testimony record.

As a member of the Anchorage School Board, it is an honor to serve our students, our educators, and our community. But too often this year, I've visited schools and heard directly from principals that they do NOT have applicant pools from which to hire new teachers. They just aren't there. "No applicants for 3 weeks," one told me. "I interviewed 100 people from across the country this summer, and didn't get anyone," relayed another. **The State of Alaska must do something different** when it comes to retaining and recruiting our teachers, and HB 220 is a step in the right direction.

I'm writing to you this morning to share my support for **your leadership in improving our teachers' retirement options**; one of the key reasons that the Anchorage School District--like the others across Alaska--struggles to retain and recruit educators is because too many current, new, and would-be teachers lack access to a defined benefit system.

Last night, a teacher testified at our Board meeting and shared that as a single parent with a Master's in education, **she has no meaningful retirement available and expects to work until the day she dies**. Although I can listen to her compassionately and amplify her story by sharing it with you, I cannot address her retirement quandary without your help.

Nor can I directly help thousands of her colleagues in similar boats. But your actions can! Here are some of their stories:

Earlier yesterday afternoon, a fourth-grade teacher emailed the Anchorage School Board with the following: "I do not have a robust retirement (I am in Tier III) and I am doubly penalized because I will not qualify for social security if I retire from this district. The Windfall Exclusion Act prevents me from drawing on Social Security that I paid into for the decades prior to my becoming a teacher. The financial picture isn't good. It means **I most likely cannot afford to stay a teacher in Alaska where I was born and raised**."

Earlier this month, a third-grade teacher explained how retirement, as well as issues specific to the ongoing AEA-ASD negotiating process (**which, in my opinion, cannot be adequately addressed by ASD without significant state-level changes to the BSA*), are inextricably linked to

retention: "People worry about having enough teachers now, what about next year? The year after that? **Alaska has a teacher retention problem. I am a Tier 3 teacher.** You tell me to save, this past year, I am bringing home less in my monthly paycheck than last year? How will I save? In the past, I have managed to increase a portion of my yearly step or salary increase, but this past year it has been impossible. I don't need to educate you on inflation, but without an appropriate raise, how will I be able to keep up? I already work a second job in summer. At one time, I used to think that teachers don't get paid a bad salary, but considering **I have no state retirement** and rising inflation, I absolutely need to get a fair increase and health benefits."

One of ASD's high school department chairs recently underscored the link between state-level retirement deficiencies and ASD's inability to attract teachers: **"Veteran teachers do not want to move to a state where their social security benefits may be impacted through the WEP penalty. New teachers may be wary of moving to a district where salary and benefits are uncertain, and where potential for a defined benefit pension are non-existent."**

Another--a Special Education teacher taking the time to write to the Board while taking FMLA to care for her dying mother earlier this fall--explained: "As a tier 3 teacher, **I am looking at a retirement that will be less than a 1/3 of my income,**" even though for seven years, "as a middle and high school SPED ELA teacher, I have been tirelessly dedicating all of my energy to my students. I often begin working on lessons and IEPs between 4-5am, and often do not stop working until 5-9pm every weekday. I spend my weekends contacting parents, writing personalized messages and input to my students, and try to get caught up on the merciless amounts of data tracking. After our big earthquake, I made homemade chicken soup and hand delivered it along with a letter to ever one of my students' homes; when school closed for COVID, every week I dropped off homework and care packages and did wellness checks on all the students who never showed up for zoom classes. I have several great careers in my life, but this is by far the one I have been most passionate about and most dedicated to."

Even retired teachers have taken it upon themselves to speak up for our current educators: In October, we received this message from a former teacher, who explained: "Many Tier 2 teachers are at or close to being eligible for retirement and they're talking about leaving. **Without a defined benefits pension there's really no incentive for Tier 3 teachers to keep working at a job that doesn't pay as well as other districts.** People can take their investment account and leave."

In short, ASD's teachers are dedicated to our students beyond belief, but many are leaving and we do NOT have enough replacements. Meanwhile, the nation's pool of teachers is shrinking as we speak due to Covid burnout, and a competitive, **state-level focus on teacher recruitment and retention is a must** if our state has any meaningful intention to improve student outcomes.

DEED's April, 2021 ["Teacher Retention and Recruitment Survey,"](#) which surveyed 4,000 educators statewide, found that **among administrators, retirement benefits were the single MOST important issue** that could improve teacher retention and recruitment. And among teachers themselves, retirement benefits came in as item #4 out of 40 possible actions. *(I find it notable that teachers placed greatest value on meeting their present needs, care of "adequate compensation for assigned duties (salary);" this, too, reflects a need for state-level problem solving c/o inflation-proofing the BSA.)*

As a member of the Anchorage School Board responsible for the outcomes for more than 43,500 students and as a community member who holds onto the idea that public education is a force for good, I implore you to take substantive action to support teachers' long-term financial security across the state of Alaska. With your help, I am confident that **ASD, as well as districts statewide, can better support student learning by ensuring that we have a large enough pool of teachers to lead our schools as we move thorough the 21st century.**

Very sincerely,
Kelly Lessens
Anchorage School Board

From: Kate Coker [REDACTED]
Sent: Wednesday, January 19, 2022 2:29 AM
To: Rep. Zack Fields <Rep.Zack.Fields@akleg.gov>
Subject: House Bill 220

Re: HB 220 (House Bill 220)

"An Act relating to the Public Employees' Retirement System of Alaska and the teachers' retirement system; providing certain employees an opportunity to choose between the defined benefit and defined contribution plans of the Public Employees' Retirement System of Alaska and the teachers' retirement system; and providing for an effective date."

Dear Representative Fields,

My name is Kate Coker and I am a third-grade teacher in the Anchorage School district. I am also a life-long Alaskan; a product of the Anchorage School District and the University of Alaska Anchorage. I am an asset to my state, my community, and my school.

I support HB 220, because the current Defined Contributions will not provide me with a **livable** retirement. In addition, I will not qualify for Social Security benefits when I retire. The Windfall Exclusion Act prevents all Alaska's educators from drawing on Social Security that I paid into prior to becoming a teacher. My long-term financial picture is terrifying. It means I will not be able to afford to continue teaching in Alaska where I was born and raised.

I ask you to support HB 220 and Alaska's educators by passing this through the Labor and Commerce committee. Please support Alaska's educators so we can retire after our many years of educating young Alaskans.

Thank you for your time.

Sincerely,

Kate Coker

Anchorage, Alaska [REDACTED]

[REDACTED]

Attn: The House Labor and Commerce Committee

Date: 1/19/2022

First and foremost, I want to sincerely thank you for being a public servant, I know this is often a difficult and thankless job and I am truly grateful for your service to our state. Secondly, I want to thank each and every one who takes the time to read my letter. I do not pretend to understand all of the complexities of our current retirement plan, but I do know our great state of Alaska is one of the very worst in the country, and that is something I just cannot fathom.

My name is Gabrielle Sterner, and I am writing this letter on behalf of myself and my fellow colleagues. I work for the Matanuska-Susitna Borough School District as a licensed Physical Therapist. My husband Todd and I first came to Alaska in 1995 on an active-duty assignment with the United States Air Force and initially lived here for 8 years. While living here in the 1990's, we were blessed to be able to adopt 3 daughters, and then in 2009, we were blessed again with the adoption our 4th daughter. Our family returned to Alaska in 2012 to make this our forever home but the current retirement system makes this plan shaky and uncertain. We are proud Alaskans and especially honored to be raising 4 strong Alaska Native women. Together with their birth families, we have chosen open adoptions and it has been a wonderful experience being able to watch our children bond with extended biological families and learn about their Alaska Native roots. Our daughter Tessa was actually in her birthmother's wedding and even attends college with one of her biological siblings. Our daughters Samantha and Breanne have a wonderful relationship with their birth mother, 4 siblings, nieces and nephews. Lastly, our daughter Kathleen is 12 years old and says all the time, although she enjoys going on vacations, Alaska is her home.

I am in the TRS III system and was hired in 2012. As I have already stated, from everything I have read our retirement system is one of the worst in the nation. I am begging you to help improve our retirement plan. At the very least, we should be able to collect a social security pension. It doesn't make sense to me that this was not made an option when the system went to the TRS III system.

I love my job but due to our retirement plan and lack of a regular pension or social security pension, I am now trying to save as much money as possible just to be able to retire in 10 years. I am doing this while helping 3 daughters attend college and trade programs and saving so my 12-year-old can attend college. I am anxious and a nervous wreck because unlike those with pensions or social security, there will no safety net for me, I will only have what I have managed to save and that terrifies me.

Lastly, I love working within the educational system and more than that, I love the children I work with. All children deserve the best education possible and that includes stability and continuity. Due to our current system, MSBSD has an extremely high rate of turnover, especially within the special education sector, this is especially disheartening because the children I serve are the most vulnerable and have the greatest needs. In October, 2021, the Alaska Department of Education and Early Development wrote: "The magnitude of this collective, emergency issue around teacher retention and recruitment demands an exceptional response. The coronavirus emergency has further exacerbated Alaska's teacher shortage and placed additional strain on our teaching workforce." Alaska also needs to remember, that within this 'teacher retention emergency issue' includes all related service providers: Speech Language Pathologists, School Psychologists, Physical Therapists, Occupational Therapists, Audiologists, Vision Teachers, School Nurses, Deaf and Hard of Hearing Teachers and Interpreters. We are the foundation

for your students with special education needs. I, as well as, all Alaskan Related Service Providers deserve a stable retirement, with dignity.

As stated above, I am truly grateful for your service and am begging you to help improve our retirement system. Alaska is an amazing place to live, work, and raise our families, and our retirement plan should be a reflection of this.

Sincerely,

Gabrielle Sterner, MPT, DPT

Matanuska-Susitna Borough School District Physical Therapist

[REDACTED]

[REDACTED]

From: [EJ Treadway](#)
To: [House Labor and Commerce](#)
Subject: House Bill 220
Date: Wednesday, January 19, 2022 8:46:25 AM

Please pass HB 220. Teachers should not have to worry about their retirement fund. They spend time, energy and money providing the best possible educational opportunities for students. Young people entering the public education system often don't think about their retirement years until they have been teaching for at least a decade. That is a decade of years without any money going into a retirement fund. Let's take the worry of what their golden years will look like financially and provide them with defined retirement benefits, so they may continue providing the best of themselves to their students, Alaska's future leaders.. Thank you for your service and your time focusing on the needs of Alaskans.

EJ Treadway

Pre-K Special Education Teacher
Baranof Elementary School



Confidentiality: This email and its attachments are confidential. This communication is intended for the use of the individual or entity to which it is addressed and may contain information this is privileged or confidential. If you are not the intended recipient or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that dissemination, distribution, or copying of this communication is specifically prohibited. If you believe that it has been sent to you in error, you may not read, disclose, print, copy, store, or disseminate the email or any attachments or the information in them. Please reply to the sender that you have received the message in error. Then delete it. Thank you.

From: [Cheryl Derifield](#)
To: [House Labor and Commerce](#); [Sen. Mike Shower](#); [Rep. George Rauscher](#)
Subject: House Bill 220
Date: Tuesday, January 18, 2022 8:28:35 PM

Dear Members,

My name is Cheryl Derifield and I am a teacher in Valdez, Alaska. As a life-long Alaskan and veteran educator; I consider myself one of the lucky ones that has access to a defined benefit. Over the years I have seen more and more new teachers leaving the state once vested in Tier 3 TRS to take their money to states that provide a pension to their educators. More recently I have witnessed a severe decline in the number of applicants even interested in coming at all. I urge you to support HB 220. This support will help make Alaska a place where qualified and innovative educators want to come and, more importantly, to stay. Our students deserve the best of the best, please let your vote show that you believe this investment is what's best for our students and the public employees of our state.

Thank you for your time and your service,
Cheryl Derifield

Valdez, Alaska

Sent from my iPad

From: [REDACTED]
To: [House Labor and Commerce](#)
Cc: [Sen. Gary Stevens](#); [Rep. Louise Stutes](#)
Subject: In Support of HB 220
Date: Wednesday, January 19, 2022 7:56:01 AM

To whom it may concern:

I am writing in support of HB 220.

I am a teacher at Cordova Jr./Sr. High School. I have been teaching for almost ten years. Of those ten years, I have been in Cordova for almost four. Only after four years, do I feel truly settled in my position here in Alaska. Settling in to a position where one knows they are supported and stable is vital for teachers. Stable teachers are vital for our students' education and for their future success.

As a teacher who spent his first 6 years in South Dakota (a state with a strong retirement system for teachers), I often find myself wondering about our decision to move to Alaska. Providing teachers like myself and my wife with an opportunity to take part in a defined-benefit plan would certainly provide us with greater peace of mind and add to that stability.

I urge you to support HB 220 by co-sponsoring it and working towards its passage.

Thank you for everything you do,

Rob Ammerman, Jr. High ELA/Social Studies & 7-12 Art
Cordova Jr./Sr. High School

From: [Stephanie Rawlings](#)
To: [House Labor and Commerce](#)
Cc: [Rep. Kelly Merrick](#); [Sen. Lora Reinbold](#)
Subject: Support for HB220
Date: Tuesday, January 18, 2022 11:05:29 PM

Hello,

I am writing in support of HB 220. This is my twelfth year as a school counselor. I love my job and hope to spend the rest of my career in public education. My mom was also a school counselor and was fortunate to be able to retire a couple years ago after a long career in education. I am thankful that she is able to have a stable, secure retirement.

Unfortunately, as a member of Tier III, I do not have the hope of a reasonable retirement someday. 75% of Tier III retirees are projected to run out of money within 15-20 years of retirement. My grandparents lived into their 90's. If I live that long, I will be destitute. With no defined benefit, there is nothing to fall back on when the money runs out. If I work until I am 65, I will have an over 40 year professional career. How can that not be enough to retire with dignity?

I am a widowed mom of two young children. My children count on me to provide stability and security. Every year I reconsider if I should stay in my job, move to the private sector for better pay and benefits, or move to any other state (because they all have better retirement for educators). If I had a more secure retirement to count on, I would not have this constant dilemma. This is a main reason why Alaska has one of the worst educator turnover rates in the country.

As a mom, I am invested in my kid's education. I want my kids to have the benefit of experienced teachers and strong school communities. With high turnover, this does not happen.

I was born and raised in Alaska. My public school education was wonderful. I hope for the same for my students and my own children. Alaska is experiencing a crisis with retaining quality educators. I urge you to support HB220 and return the option of a defined benefit retirement for Tier III members.

Thank you for taking the time to read this.

Respectfully,
Stephanie Rawlings
Eagle River

Dear members of the House Labor and Commerce committee,

Thank you for taking testimony on HB220, the retirement system and defined benefit options. I've been studying the bill. I have listened to the recording of the first hearing on this bill during your committee meeting in November 2021. I also read the accompanying documents (the section analysis was particularly helpful) and looked at Rep. Hopkins slides. His overview was thorough and the testimony offered by people associated with various Alaska public employee organizations was compelling.

Their message was clear: Alaska must offer a better retirement package that can compete on a national stage. This is necessary to recruit quality teachers and other essential public employees AND to keep them. The high costs associated with employee turnover is astounding.

Even before seeing the statistical evidence provided in November's testimony, I knew this truth: Alaska's retirement system is broken. The defined contribution plan that is today's teachers/public employee retirement offers no incentive to keep young educators here. After they work 5 years, they can take their 401k to a job Outside. Nor does the current Alaska state retirement package offer incentives to successfully compete for employees on the national stage. Alaska lost this advantage in 2006, when the system moved from its plan with defined benefits and solid medical benefits to the current defined contribution with basically no medical for retirees younger than 65.

I started teaching in 1999 after nearly 20 years working in another profession. Had I known about the Social Security situation in Alaska, I might have reconsidered, but that's a discussion for another time. Fortunately I landed in Tier 2. I have a defined benefit and generous medical coverage.

But that's not the case for most of my younger colleagues. Even if they're disciplined and make regular contributions, they will face high costs to cover premiums for medical insurance.

Furthermore, their retirement 401k are totally portable after working five years, the time required to become vested. They have no incentive to stay here.

This weekend I was talking with a teacher with 10 years teaching special education at an Anchorage high school. She was fuming about a caseload of far too many students, too many unfilled SPED teacher positions and no support from the building or district administration. She ended the conversation by saying something to the effect of, "I'm done. I can just take my retirement money and go. I'll move where it's warmer and cheaper. I can find a job somewhere else."

How do you counter that? For those of us in the Tier 2 defined benefits plan, we had the carrot of getting full medical at age 60 or 25 years of service. We could estimate what our monthly

retirement check would be. There were good reasons to stick it out and work through the bad times.

I sense that the time has arrived for passage of HB220. I desperately hope you vote to pass this bill out to the next level. You have heard from leaders in every sector about the need for qualified people to fill essential public employee job openings, the difficulties of recruiting in a national highly competitive market, and the multi-pronged costs of employee turn-over. I can only add what I see, hear and believe to be true. Alaska will never return to the retirement gold standard that was Tier 1, but HB220 is a realistic, sensible step. As I approach time to leave teaching, I would like to know that qualified individuals are in the que knowing that they have the opportunity ahead for a decent Alaska retirement pension.

Thank you fir the work you do as a state representative. I trust your work today includes passing HB220 out of committee.

Sincerely, Linda Hulen

From: [KRISTINA MAGNER](#)
To: [House Labor and Commerce](#)
Cc: [Rep. DeLena Johnson](#); [Sen. Shelley Hughes](#)
Subject: Support for HB 220
Date: Wednesday, January 19, 2022 11:11:21 AM


Hello,

My name is Kristina Magner, and I am writing in support of HB 220.

As a fairly new to this profession school counselor, I am concerned about the retirement (or lack thereof) for tier 3 educators. I do believe that this will indirectly (and directly) impact our students in a negative way here in Alaska. The poor retirement system does not allow our school districts to attract or retain the best educators that we can get. Young people are fleeing Alaska to find better retirement elsewhere. If we had a worthy retirement package, you would see much less turnover, and good teachers as well as school counselors, administrators, school psychologists, etcetera, sticking around much longer. The high turnover does impact our students and their learning.

Personally, it has made me contemplate leaving the profession to find a better retirement. I am on my 5th year, and I feel if something does not change soon, I am not sure that I can make it work long term. Tier 3 educators deserve a worthy retirement package. Please help support the passage of HB 220 by co-sponsoring it.

Thank you for your time and attention.

Kristina Magner, M.Ed
Colony High School, School Counselor
Last names L-Re
Matsu-Borough School District

Go Knights!