

Overview of Teacher Retirement Offerings - March 2022

State/Plan	Social Security Coverage Level	DB Access	Plan Type Details	Tier Start for Choice Structures	Notes Regarding Plan Choice
Alaska-TRS-DC plan	Few/None	No	DC-Only		
California-STRS	Few/None	Yes	DB		
Colorado-PERA-DB plan	Few/None	Yes	DB with alternate money-purchase calculation		
Connecticut-TRS	Few/None	Yes	DB		
District of Columbia-TRF	Few/None	Yes	DB		
Illinois-Chicago-CTPF	Few/None	Yes	DB		
Illinois-TRS	Few/None	Yes	DB		
Kentucky-TRS	Few/None	Yes	DB with Cash Balance Supplemental		
Massachusetts-Boston-SBRS	Few/None	Yes	DB		
Massachusetts-TRS	Few/None	Yes	DB		
Missouri-PSRS	Few/None	Yes	DB		
Nevada-PERS	Few/None	Yes	DB		
Ohio-STRS	Few/None	Yes	Choice: DB, DB & DC, DC-Only	Choice started in 2001	2nd chance at 5 years
Louisiana-TRS	Some	Yes	DB		
Maine-PERS	Some	Yes	DB		
Rhode Island-ERS	Some	Yes	DB & DC		
Texas-TRS	Some	Yes	DB		
Georgia-TRS	Most	Yes	DB		
Hawaii-ERS	Most	Yes	DB		
Minnesota-St. Paul-SPTRFA	Most	Yes	DB		
Minnesota-TRA	Most	Yes	DB		
Montana-TRS	Most	Yes	DB		
New Hampshire-NHRS	Most	Yes	DB		
North Dakota-TFFR	Most	Yes	DB		
Oklahoma-TRS	Most	Yes	DB		
Wisconsin-WRS	Most	Yes	DB with alternate money-purchase calculation		
Florida-FRS	Nearly all	Yes	Choice: DB, DC-Only	Choice started on 7/1/2011	2nd chance anytime
Alabama-TRS	All	Yes	DB		
Arizona-ASRS	All	Yes	DB		
Arkansas-ATRS	All	Yes	DB		
Delaware-SEPP	All	Yes	DB		
Idaho-PERS	All	Yes	DB		



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Indiana-TRF	All	Yes	Choice: DB & DC, Optional DC-Only	Choice started on 7/1/2019	Choice is Irrevocable
Iowa-PERS	All	Yes	DB		
Kansas-PERS	All	Yes	DB	DB uses cash balance accruals for hires after 2014	
Maryland-TRPS	All	Yes	DB		
Michigan-MPSERS	All	Yes	Choice: DB & DC, DC-Only	Optional DC began 2/1/2018	Choice is Irrevocable
Mississippi-PERS	All	Yes	DB		
Missouri-Kansas City-PSRS	All	Yes	DB		
Missouri-St. Louis-PSRS	All	Yes	DB		
Nebraska-Omaha-OSERS	All	Yes	DB		
Nebraska-SERS	All	Yes	DB		
New Jersey-TPAF	All	Yes	DB		
New Mexico-ERB	All	Yes	DB		
New York-New York City-TRS	All	Yes	DB		
New York-STRS	All	Yes	DB		
North Carolina-TSERS	All	Yes	DB		
Oregon-PERS	All	Yes	DB & DC		
Pennsylvania-PSERS	All	Yes	Choice: DB & DC, DC-Only	Choices started on 7/1/2019	Choice is Irrevocable
South Carolina-SCRS	All	Yes	Choice: DB, DC-Only	Optional DC began 7/1/2012	Choice is Irrevocable
South Dakota-SDRS	All	Yes	DB		
Tennessee-CRS- Hybrid plan	All	Yes	DB & DC		
Utah-URS	All	Yes	Choice: DB & DC, DC-only	Optional DC began 7/1/2011	Can change during 1st year
Vermont-STRS	All	Yes	DB		
Virginia-Fairfax-ERFC	All	Yes	DB (supplements VRS DB benefit)		
Virginia-VRS-Hybrid plan	All	Yes	DB & DC		
Washington-TRS-Plans 2&3	All	Yes	Choice: DB, DB & DC	Choice began in 1976	Choice is Irrevocable
West Virginia-TRS	All	Yes	DB		
Wyoming-WRS	All	Yes	DB		

