

**From:** Morris White <morrisgwhite@gmail.com>  
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**To:** Senate Labor and Commerce; Senate Education  
**Subject:** Subject: Testimony on HB 78 – Support for Defined Benefit Plan and Out-of-State Service Reform

January 28, 2026

Alaska House of Representatives  
State Capitol  
Juneau, AK 99801

Dear Honorable Members of the Alaska State Legislature,

I write as a middle grades mathematics educator and curriculum designer with extensive experience in public education to urge your support for HB 78, which would establish a defined benefit retirement plan for Alaska teachers. I am submitting this for today's hearing and also addressing the critical issue of crediting out-of-state service, which currently hinders recruitment of experienced educators to Alaska.

### **Need for Defined Benefit Retirement**

Alaska's shift away from defined benefit plans has left new teachers without predictable retirement security, exposing them to market volatility in a defined contribution system. HB 78 would restore stability, making public teaching in Alaska more competitive with other states and helping retain talent in a field facing nationwide shortages. Defined benefit plans better support long-term service by guaranteeing benefits based on years worked and salary, which is essential for educators planning careers in remote or high-cost areas like Alaska.

### **Out-of-State Service Credit Limits**

Alaska Statutes § 14.25.220 caps "outside service" (prior teaching experience from other states) at 10 years combined with military service for creditable service in the Teachers' Retirement System (TRS Tier I/II). In practice, Division of Retirement and Benefits guidance limits this to 10 full school years of outside service, often summarized in national surveys as effectively 8 years due to plan rules.

This restriction unfairly penalizes mid-career teachers who bring 15-20 years of expertise from out-of-state but can credit only a fraction toward vesting, salary step placement, or retirement accrual. For example, a teacher with 15 years elsewhere might enter at a lower pay scale and face delayed retirement eligibility, discouraging relocation to Alaska. Reforming this cap—perhaps to 15 years or reciprocity with other states—would align incentives with recruitment needs without undermining fiscal sustainability.

## Recommendations

- **Pass HB 78** to reinstate a defined benefit option, with tiered entry for fairness.
- **Amend TRS statutes** (AS 14.25.220) to raise the out-of-state service cap to at least 15 years, verified full-time equivalents only.
- Study interstate reciprocity models, like those in 20+ states, to boost teacher pipelines.

Thank you for considering this testimony. Alaska's students deserve experienced educators, and reforms like HB 78 can make that possible. I am available to discuss further.

Sincerely,

Morris White, Professional Alaska Teaching License in Mathematics

Morris White, MS  
Math Educator