

## Report from the Field: Meet Debbie Bialka-Benedict



Debbie Bialka-Benedict, a Retirement Counselor based out of our Anchorage office, has worked for the Division of Retirement and Benefits for over 15 years. She was born in Minnesota and moved with her family to Fairbanks, Alaska when she was in first grade. After a few years, job opportunities moved the family to Anchorage and she has been a resident there ever since.

Her background in the field of counseling started early with several customer service oriented jobs throughout high school and college. She attended the University of Alaska in Anchorage and after graduating started working for the State of Alaska. From 1990 – 2001, Debbie worked for both the

[Continued on page 2](#)

## Retirees in Touch: Linda Layfield An Adventurer and Traveler at Heart



*Linda receives a kiss from a Lemur while in Madagascar.*

Linda Layfield first got hooked on Alaska in 1978 when she took a vacation travelling on the Alaska Marine Highway. “At that time a person could get on and off the ferry at any port,” Linda said, “So, I got off at every port, snooped around, hiked, and met some very interesting people.” With just one little summer vacation, she was hooked on Alaska. Shortly after returning home to Portland, Oregon, a position within the State of Alaska opened in her field, and she jumped at the chance to return. Over the next twenty years she built a life in Juneau, working in various roles with students of all ages and educators in the education community. She spent time as Director of Community Schools and worked in various programs with SERRC (Southeast Regional Resource Center) in Adult Education, Alaska Close-Up, Improving America’s Schools, and others.

In 2000, another opportunity prompted her to travel on with

[Continued on page 3](#)

### IN THIS ISSUE

Report from the Field: Meet Debbie Bialka-Benedict .....	1, 2
Retirees in Touch: Linda Layfield .....	1, 3
Read These Newsbreaks.....	2
Appointments with DRB Counselors .....	2
FYI - Tax Information.....	3
We Want to Share Your Retirement Story.....	4
2018 Retiree Benefit Mailing Dates .....	4

*Continued from page 1*

## Report from the Field: Debbie Bialka-Benedict

Department of Labor and the Department of Law before taking the position with Retirement and Benefits and we have been benefiting ever since.

Being based in Anchorage, Debbie mostly assists Anchorage employers and members with one-on-one meetings in the Anchorage office, but at times she has also had the opportunity to travel and counsel members based in Fairbanks, Seward, Mat-Su, and the Kenai Peninsula.

“The thing I like most about my job is our members,” says Debbie of her 15-year-plus career. “To me, being a retirement counselor is very rewarding. At the end of the day, it’s nice to know I was able to help someone with their retirement planning. With everyone that I meet and counsel, I want them leaving the office with an understanding of what their future retirement will be. That includes their pension benefit, possible survivor benefit, health care options, taxes, etc. I don’t want anyone to be able to say, ‘I wish I would have known about that,’ or ‘I wish someone would have told me.’ I want our members to know the choices and options available to them. I loved my job when I was hired in 2001 and I still love it today!”

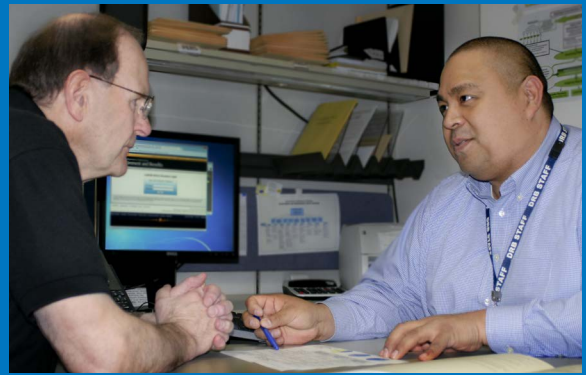
She finds communication to be a valuable skill as a counselor and prides herself on her ability to read our members’ understanding of the subject matter.

When Debbie is not counseling members at work, she takes time out to be with family and friends. “I enjoy cooking, traveling, reading, being outdoors,” she says, “I love getting out and walking our fourteen-year-old Golden Retriever.”

From her 16 years on the job, Debbie has some advice for members who are preparing for retirement, the key to which she says is, “Finding a balance between living for today and saving for tomorrow.” 🐾

### Read These Newbreaks!

These newsbreaks often contain time sensitive notices that serve as the Division’s initial notice to members of upcoming projects, updates, or happenings.



## Appointments with DRB Counselors

In-person counseling appointments are available in both Juneau and Anchorage. To better serve you we have the following guidelines when making an appointment:

### Walk-in appointments- Juneau & Anchorage

***Walk-in hours in Juneau are from  
8am-4:30pm only.***

***Walk-in hours in Anchorage are from  
12-1:30pm only.***

Walk-in appointments should be used to submit or pickup forms, review information, or to have general questions answered. If you need a review of your retirement, or have many questions that will take more than ten minutes please make an in-person or teleconference appointment by utilizing the Online Counselor Scheduler provided on the DRB website at [doa.alaska.gov/drb/reps](http://doa.alaska.gov/drb/reps), or call (907) 465-4460 in Juneau, or (800) 821-2251 areawide.

For members outside of the Juneau and Anchorage area, or for those who prefer, teleconference appointments may be scheduled at [doa.alaska.gov/drb/reps](http://doa.alaska.gov/drb/reps), or by calling (907) 465-4460 in Juneau, or (800) 821-2251 areawide.

## Retirees in Touch: Linda Layfield

the Peace Corps, and luckily retirement afforded her the means. She said, “I left Alaska in January 2000 to serve in Uzbekistan as Administrative Officer of Peace Corps there. Shortly after 9/11 when the United States Government put in a military camp on the Uzbek border with Afghanistan, we had to evacuate all volunteers. After accomplishing that task, I was sent to the Baltic States Peace Corps to close down that post after a ten-year presence, since the break-up of the Soviet Union.” The story doesn’t end there. In her tenure with the Peace Corps, Linda also lived in Latvia while working in Lithuania and Estonia. She also spent time in Cote d’Ivoire during which civil war broke out and all volunteers were evacuated, and she was sent on a temporary duty post to the Kingdom of Lesotho in Southern Africa. She finally settled for a few years in Antananarivo, Madagascar, her self-proclaimed favorite. “I was fortunate to serve for nearly five years,” she said, “Of the over twenty countries in which I have lived and worked, Madagascar is my favorite. The people are so lovely and the biodiversity of flora and fauna is amazing!” Of the work she said, “I never had only an eight-hour day. Most were more like ten to twelve, and sixteen sometimes, but I enjoyed it immensely and loved the folks with whom I worked in every country!”

With her time in the Peace Corps coming to an end, Linda returned home to Douglas, Alaska and reconnected with the landscape, working a part-time job as a hiking guide. As it happens, the summer proved to be particularly wet, so Linda was off again, moving with her husband down to the drier climate of Eastern Washington. “My husband and I loaded a U-Haul in November 2008, got on the ferry and headed for Yakima, Washington,” she said. With that, her adventures in Alaska came to a fitting end as her departure mirrored her arrival, with a trip on the Alaska Marine Highway.

During all her adventures and travels, Linda learned some



*Linda poses for a photo with staff while working in the Baltics.*

things about how to make ends meet. One trick she learned and shared with us, “I stashed money away for retirement in investments prior to retirement to add to what would be my retirement income.” And she said of her State of Alaska’s retirement, “It has given me GREAT health coverage for which I am very grateful. It has provided me with one of several sources of income to live comfortably in retirement and to travel extensively.” Linda’s parting advice to others interested in an active and adventure-filled retirement is this, “Start saving beyond what you get at work to supplement your retirement income.”

These days Linda has proclaimed she has “really retired.” Not to be slowed down, she keeps busy volunteering at the Mission to provide support for homeless, raising funds for her church, and working out almost daily. “I ski in the winter with the Desert Ski Club,” she said, “I hike all summer with a bunch of retired teachers, and my sister and I have loved hanging out with our 98-year-old Mom, who almost made it to 99 when she passed away this August! Life is GOOD!” 🐦

### FYI - Tax Information

1. Check your stubs. Historically, the IRS puts out new tax tables which may impact a member’s net take home. Your first payment in 2018 will have the revised tax amount deducted. Retirees can access Direct Deposit stubs online at [myrnb.alaska.gov](http://myrnb.alaska.gov).
2. 1099-R’s are coming out! The Division will have the 1099-R’s mailed out by the IRS deadline of January 31st. Be sure to check the Division’s website throughout the month of January for a verification of the official mail out date.

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The Alaska Department of Administration complies with Title II of the 1990 Americans with Disabilities Act (ADA). The PERS Newsbreak is available in alternative communication formats upon request. DRB ADA Coordinator: (800) 821-2251; in Juneau: (907) 465-4460, or contact the TDD for the hearing impaired at (907) 465-2805.

**Note:** The Division of Retirement and Benefits is unable to unsubscribe members from our mailing list at this time. The Division has a fiduciary duty to provide both its active and retired members with information regarding their health and retirement benefits, including—but not limited to—benefit education, plan enrollment, and any changes in the plans. While we acknowledge that it can be frustrating to receive a high volume of communication from the Division, it is necessary to keep our members up to date on current information and educational opportunities concerning their health and retirement benefits. We apologize for any inconvenience this may cause you.

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## We Want to Share Your Retirement Story

We want to share your retirement story! Do you volunteer, travel, still live in Alaska? Let us know how and where you are living now. Submit your stories on our website at [Alaska.gov/drb/retirement/retireesInTouch.html](http://Alaska.gov/drb/retirement/retireesInTouch.html), via email to [doa.drb@alaska.gov](mailto:doa.drb@alaska.gov), or mail your stories and photos to the address on this newsletter, Attention: Newsbreak Editor. 🐦

## 2018 Retiree Benefit Mailing Dates

Retiree benefits will be mailed on the following dates in 2018:

- January 25
- February 23
- March 22
- April 25
- May 24
- June 25
- July 25
- August 23
- September 25
- October 25
- November 23
- December 20

The mailing date is also the date that funds are available from your financial institution. If you would like to have your benefit directly deposited, complete the Electronic Direct Deposit Authorization for Retirees form and return it to the Alaska Division of Retirement and Benefits. You can find the form at [Alaska.gov/drb/checkDates](http://Alaska.gov/drb/checkDates).



Stay up to date on upcoming seminars, events, and tips for your retirement.

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