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**COMMONWEALTH OF PENNSYLVANIA
PUBLIC SCHOOL EMPLOYEES' RETIREMENT BOARD**

IN RE: ACCOUNT OF CHRISTIE L. FREEMEN
DOCKET NO. 2017-02
CLAIM OF CHRISTIE L. FREEMAN

OPINION AND ORDER OF THE BOARD

The Board has carefully and independently reviewed the entire record of this proceeding, including the proposed Opinion and Recommendation of the Hearing Examiner. We note that neither party filed Exceptions to the proposed Opinion and Recommendation. The Board finds appropriate the proposed Opinion and Recommendation, and, accordingly, we hereby adopt it as our own.

IT IS HEREBY ORDERED that Claimant's request for permission to change her survivor annuitant is DENIED.

PUBLIC SCHOOL EMPLOYEES'
RETIREMENT BOARD

Dated: 12/7/2018

By: Melva S. Vogler
Melva S. Vogler, Chairman

**COMMONWEALTH OF PENNSYLVANIA
PUBLIC SCHOOL EMPLOYEES' RETIREMENT BOARD**

**IN RE: ACCOUNT OF CHRISTIE L. FREEMAN :
 DOCKET NO. 2017-02 :
 CLAIM OF CHRISTIE L. FREEMAN :**

OPINION AND RECOMMENDATION

**Ruth D. Dunnewold
Hearing Officer**

**Date of Hearing: June 20, 2018
Hearing Officer: Ruth D. Dunnewold
For the Claimant: Christie L. Freeman, pro se
For PSERS: Kathrin V. Smith, Esquire**

HISTORY

This matter is before the Public School Employees' Retirement Board ("Board") on an appeal filed January 13, 2017, by Christie L. Freeman ("Claimant"). Claimant appealed from a decision of the Executive Staff Review Committee ("ESRC") of the Public School Employees' Retirement System ("PSERS") dated December 19, 2016 ("denial letter"), which denied Claimant's request to name a new survivor annuitant. On January 26, 2017, Kathrin V. Smith, Assistant Deputy Chief Counsel, filed an Answer on behalf of PSERS.

Thereafter, on September 5, 2017, PSERS filed a Motion for Summary Judgment, which the Board denied by Order dated December 8, 2017, which had a mailing date of December 13, 2017. That Order also granted Claimant's request for an administrative hearing and indicated that the survivor annuitant should be advised of his right to intervene. By letter dated December 21, 2017, PSERS notified [REDACTED], the survivor annuitant, of Claimant's appeal and explained that Mr. [REDACTED] could participate in any hearing on Claimant's appeal by filing a petition to intervene no later than January 2, 2018. No petition to intervene was filed.

By letter dated April 10, 2018, the Board's Secretary, Glen R. Grell, appointed Ruth D. Dunnewold to act as Hearing Officer for Claimant's administrative hearing. By letter dated April 10, 2018, the Board's Appeal Docket Clerk notified Claimant that the administrative hearing on her appeal was scheduled for June 20, 2018, in Harrisburg, PA. On or about May 31, 2018, a copy of the April 10, 2018 letter was sent as a reminder of the hearing date.

The hearing then occurred as scheduled at the Public School Employees' Retirement System, 30 North Third Street, Suite 150, Harrisburg, PA 17101. Claimant attended the hearing and chose to proceed without counsel, representing herself, while Attorney Smith represented PSERS. At the close of the hearing, the parties were given the opportunity to file post-hearing briefs. Thereafter, the hearing transcript was filed on July 5, 2018, and an Order Establishing Briefing Schedule, dated July 9, 2018, was issued,

providing for PSERS to file its post-hearing brief by close of business on August 8, 2018, and for Claimant to file her post-hearing brief in response, if any, by August 28, 2018.

Attorney Smith filed PSERS' post-hearing brief on August 3, 2018. August 28, 2018, the deadline by which Claimant was to file her post-hearing brief, passed without Claimant's filing anything. Accordingly, the matter is now before the Board for final disposition.

FINDINGS OF FACT¹

1. Christie L. Freeman (“Claimant”) was employed by the Waynesboro Area School District (“District”) for approximately 35 years, terminating on May 17, 2012. Exhibit 4 at *2; Notes of Testimony (“NT”) at 16, 19.

2. On February 6, 2012, Claimant submitted a *Request for Retirement Estimate* requesting a survivor annuity estimate for a male, non-spouse survivor annuitant. PSERS Exhibit 1; NT at 13 – 14, 34 – 35.

3. By letter dated March 1, 2012, PSERS provided Claimant a *Normal Retirement Estimate*. PSERS Exhibit 2; NT at 17 – 18, 35.

4. On June 7, 2012, PSERS received Claimant’s *Application for Retirement* electing “Option 3” and identifying ██████████ (“Mr. █████”), her “significant other,” as her survivor annuitant. PSERS Exhibit 3; NT at 18 – 21, 37 – 38.

5. Mr. █████ and Claimant have never been married to each other. NT at 20, 26.

6. The *Application for Retirement* describes Option 3 as follows:

You will receive a reduced monthly payment for life based on your age and gender and the age and gender of your survivor annuitant. Upon your death, your survivor annuitant will receive one-half of your monthly payment for life (*Name one survivor annuitant in Section 8, and submit proof of his/her birth date with this application*)

PSERS Exhibit 3, p. 4 of 8.

7. Claimant signed on page 8 of her *Application for Retirement*, certifying that she understood that the terms of her retirement were binding unless she filed an *Intent to Change the Terms of the Retirement Plan* form within 30 days of the date of her initial benefit letter. PSERS Exhibit 3, p. 8 of 8; NT at 21 – 22.

¹Because the proposed findings of fact set forth in PSERS’ post-hearing brief are supported by the record, and because Claimant neither challenged them nor proposed any alternative findings of fact, those facts proposed in PSERS’ brief are adopted here, modified or supplemented as needed by additional Findings of Fact warranted by the record and necessary to the Discussion, below.

8. Claimant understood that her retirement application and her selection of Mr. [REDACTED] as her survivor annuitant were binding. NT at 29, 48.

9. PSERS processed Claimant's retirement application, and using, among other things, Mr. [REDACTED]'s information, calculated her monthly benefit pursuant to Claimant's selection of Option 3. PSERS Exhibit 4; NT at 23, 38, 41.

10. By letter dated June 27, 2012, PSERS informed Claimant of her finalized retirement benefit. PSERS Exhibit 4; NT at 23, 38, 41.

11. The June 27, 2012 letter stated as follows:

You selected Option 3 and decided to withdraw your total contributions and interest. The terms of your retirement plan will be binding unless you file the enclosed *Intent to Change the Terms of the Retirement Plan* (PSRS-1242) by August 1, 2012.

PSERS Exhibit 4 (italics in original).

12. Claimant did not file an *Intent to Change the Terms of the Retirement Plan* form with PSERS by August 1, 2012. NT at 23 – 24, 41 – 42.

13. As of June 27, 2012, Claimant was still content with her Option 3 selection and her identification of Mr. [REDACTED] as her survivor annuitant. NT at 23 – 24.

14. In or around July 2012, Claimant began receiving monthly retirement benefits pursuant to her Option 3 election. PSERS Exhibit 4; NT at 40 – 41.

15. Claimant's survivor annuitant, Mr. [REDACTED], has not predeceased her. NT at 26.

16. Claimant's marital status has not changed since June 2012. NT at 26, 27.

17. In or around September 2015, by telephone, Claimant inquired with PSERS for the first time about changing her survivor annuitant and obtaining a recalculation estimate. NT at 24, 41 – 42.

18. PSERS responded by telephone and advised Claimant that she was not permitted to change her survivor annuitant. NT at 24, 41 – 42.

19. In July 2016, Claimant made a written request to change her survivor annuitant. NT at 25, 43.

20. By letter dated December 19, 2016, PSERS' Executive Staff Review Committee ("ESRC") denied Claimant's request, explaining as follows:

A member who has designated a survivor annuitant at retirement is permitted to nominate a new survivor annuitant only if she experiences a qualifying event. Because you have not experienced any of the qualifying events specified in the Retirement Code, the law prohibits you from naming a new survivor annuitant at this time.

PSERS Exhibit 5; NT at 25 – 26, 43.

21. Claimant appealed the ESRC's decision on January 13, 2017. NT at 26, 43 – 44.

22. On January 26, 2017, PSERS filed an Answer to Claimant's appeal. Official notice of filings of record.²

23. On June 20, 2018, an administrative hearing was held before Hearing Examiner Ruth D. Dunnewold, at which Claimant appeared *pro se* and had the opportunity to testify, examine witnesses, and offer evidence. NT, *passim*.

²Under the General Rules of Administrative Practice and Procedure ("General Rules"), 1 Pa. Code § 31.1 *et seq.*, at 1 Pa. Code § 35.125(d)(1),

[t]he applications (including attached exhibits), complaints, orders to show cause and answers thereto and similar formal documents upon which hearings are fixed shall, without further action, be considered as parts of the record as pleadings.

However, under subsection (d)(2) of the same rule, "[i]n no event, except in the case of a noncontested proceeding, may the pleadings be considered as evidence of fact other than that of the filing thereof unless offered and received in evidence in under this part." 1 Pa. Code § 35.125(d)(2). Based on this rule, Claimant's Appeal and Request for Administrative Hearing filed April 6, 2017 is a part of the record as a pleading, but it is not evidence of any facts except its own filing unless it has been offered and received in evidence, which Claimant's Appeal and Request for Administrative Hearing was not. *See* NT at 91 – 93.

Also, under the General Rules at 1 Pa. Code § 31.1 *et seq.*, at 1 Pa. Code § 35.173, a licensing board may take official notice of its own records. *See also Falasco v. Commonwealth of Pennsylvania Board of Probation and Parole*, 521 A.2d 991 (Pa. Cmwlth. 1987) (the doctrine of official notice allows an agency to take official notice of, among other things, reports and records in the agency's files). Therefore, these two rules allow official notice to be taken of the documents filed as pleadings in this matter. Official notice of any further such filings will be denoted by a citation to "PSERS Records."

CONCLUSIONS OF LAW³

1. Claimant was afforded notice and an opportunity to be heard in connection with her appeal.

Findings of Fact 17 – 23.

2. A claimant bears the burden of establishing the facts necessary to sustain her claim. *See, e.g., Gierschick v. State Employees' Ret. Bd.*, 733 A.2d 29, 32 (Pa. Cmwlth. 1999).⁴

3. The burden of proof applied in an administrative action is the preponderance of the evidence standard and is “such proof as leads the fact-finder. . . to find that the existence of a contested fact is more probable than its nonexistence.” *Samuel J. Lansberry, Inc. v. Pa. Pub. Util. Comm'n*, 578 A.2d 600, 612 (Pa. Cmwlth. 1990); *Sigafoos v. Pa. Bd. of Probation and Parole*, 503 A.2d 1076, 1079 (Pa. Cmwlth. 1986).

4. Neither the Public School Employees' Retirement Board (“Board”) nor PSERS has the authority to grant rights beyond those specifically set forth in the Public School Employees' Retirement Code, 24 Pa.C.S. § 8101 et seq. (“Retirement Code”). *Forman v. Public School Employees' Ret. Bd.*, 778 A.2d 778, 780 (Pa. Cmwlth. 2001).

5. PSERS must construe its enabling statute according to its plain meaning and in such a manner as to give effect to all of its provisions. 1 Pa.C.S. § 1921(a), (b).

6. By executing and submitting her *Application for Retirement* to PSERS, Claimant entered into a binding retirement contract with PSERS to receive a monthly retirement benefit pursuant to Option 3 with [REDACTED] as her survivor annuitant. *See Krill v. Pub. Sch. Employees' Ret. Bd.*, 713 A.2d 132, 135 (Pa. Cmwlth. 1998); *Estate of McGovern v. State Employees' Ret. Bd.*, 517 A.2d 523, 536 (Pa. 1986).

³Because the proposed conclusions of law set forth in PSERS' post-hearing brief are supported by the proposed findings of fact, and because Claimant neither challenged them nor proposed any alternative conclusions of law, those conclusions of law proposed in PSERS' brief are adopted here in full.

⁴Cases interpreting provisions of the State Employees' Retirement Code “are equally applicable in deciding issues arising under similar or identical provisions” of the Retirement Code. *Krill v. Pub. Sch. Employees' Ret. Bd.*, 713 A.2d 132, 134 n.3 (Pa. Cmwlth. 1998).

7. The Retirement Code provides that an annuitant who has elected Option 3 can change her survivor annuitant only if the survivor annuitant predeceases the annuitant or if the annuitant becomes either married or divorced, stating “[i]n no other case shall a benefit plan be changed by an annuitant.” 24 Pa.C.S. § 8507(j); see 22 Pa. Code § 215.7(h)(2); see also *Krill, supra*, 713 A.2d at 134 – 135; *Esmeralda Matos*, Docket No. 2011-06 (PSERB June 12, 2013), available at www.psers.pa.gov; *Account of Leonard Wurst*, Docket No. 2012-04, at *3-4 (PSERB Aug. 13, 2012), available at www.psers.pa.gov; *Cosgrove v. State Employees’ Ret. Bd.*, 665 A.2d 870 (Pa. Cmwlth. 1995); *Estate of Rosenstein v. Pub. Sch. Employees’ Ret. Bd.*, 685 A.2d 624, 626 (Pa. Cmwlth. 1996).

8. Because Claimant’s survivor annuitant has not predeceased Claimant and Claimant’s marital status has not changed since her application for retirement, Claimant is prohibited by law from changing her survivor annuitant at this time. 24 Pa.C.S. § 8507(j); see 22 Pa. Code § 215.7(h)(2).

DISCUSSION

The undisputed facts in this case are that on February 6, 2012, Claimant submitted a *Request for Retirement Estimate*, requesting a survivor annuity estimate for a male, non-spouse survivor annuitant, which PSERS provided to her by letter dated March 1, 2012. Thereafter, on June 7, 2012, PSERS received Claimant's *Application for Retirement*, in which Claimant elected "Option 3" and identified Mr. [REDACTED], whom she characterized as her "significant other," as her survivor annuitant. Mr. [REDACTED] and Claimant have never been married to each other.

The *Application for Retirement* that Claimant submitted to PSERS described Option 3 as follows:

You will receive a reduced monthly payment for life based on your age and gender and the age and gender of your survivor annuitant. Upon your death, your survivor annuitant will receive one-half of your monthly payment for life (*Name one survivor annuitant in Section 8, and submit proof of his/her birth date with this application*)

PSERS Exhibit 3, p. 4 of 8. Claimant signed on page 8 of her *Application for Retirement*, certifying that she understood that the terms of her retirement were binding unless she filed an *Intent to Change the Terms of the Retirement Plan* form within 30 days of the date of her initial benefit letter. Additionally, Claimant testified that she understood that her retirement application and her selection of Mr. [REDACTED] as her survivor annuitant were binding.

Thereafter, PSERS processed Claimant's retirement application, and using, among other things, Mr. [REDACTED]'s information, calculated her monthly benefit pursuant to Claimant's selection of Option 3, and by letter dated June 27, 2012, informed Claimant of her finalized retirement benefit. Significantly, that June 27, 2012 letter stated as follows:

You selected Option 3 and decided to withdraw your total contributions and interest. The terms of your retirement plan will be binding unless you file the enclosed *Intent to Change the Terms of the Retirement Plan* (PSRS-1242) by August 1, 2012.

PSERS Exhibit 4 (italics in original). But Claimant did not file an *Intent to Change the Terms of the Retirement Plan* form with PSERS by August 1, 2012, because Claimant was still content with her Option

3 selection and her identification of Mr. [REDACTED] as her survivor annuitant. Accordingly, in or around July 2012, Claimant began receiving monthly retirement benefits pursuant to her Option 3 election.

Subsequently, however, Claimant was no longer content with her Option 3 election and designation of Mr. [REDACTED] as her survivor annuitant, so in September 2015, she inquired of PSERS about her ability to change that designation. However, at that time and as of the date of the hearing, Claimant's survivor annuitant, Mr. [REDACTED], had not predeceased her, nor had Claimant's marital status changed since June 2012. For that reason, PSERS denied her request to change her survivor annuitant.

With regard to nomination and change of survivor annuitant designation, the Retirement Code provides as follows:

(j) *Nomination of beneficiary or survivor annuitant.* — A member who is eligible and elects to receive a reduced annuity under Option 1, 2, 3, or 4, shall nominate a beneficiary or a survivor annuitant, as the case may be, by written designation filed with the board at the time of his retirement. A member who has elected Option 1, may change his designated beneficiary at any time. A member having designated a survivor annuitant at time of retirement shall not be permitted to nominate a new survivor annuitant unless such survivor annuitant predeceases him or unless the member is awarded a divorce or becomes married subsequent to the election of the option. In such cases, the annuitant shall have the right to reelect an option and to nominate a beneficiary or a new survivor annuitant and to have his annuity recomputed to be actuarially equivalent as of the date of recomputation to the annuity in effect immediately prior to the recomputation. In no other case shall a benefit plan be changed by an annuitant.

24 Pa.C.S. § 8507(j) (underlined emphasis added).

Based on this language, a member annuitant like Claimant, who designated a survivor annuitant at the time she retired, is not permitted to “nominate a new survivor annuitant” – in other words, is not permitted to change the survivor annuitant designated at the time of retirement – except in three situations. The first of those situations is when the designated survivor annuitant predeceases the member subsequent to the member's election of the option. The second of those situations is when the member is awarded a divorce subsequent to the member's election of the option. And the third of those situations is when the member becomes married subsequent to the member's election of the option. This provision ends with the

mandatory language, “[i]n **no other case** shall a benefit plan be changed by an annuitant.” 24 Pa.C.S. § 8507(j) (emphasis added).

Claimant bears the burden of establishing those facts upon which she relies in order to prevail, *Wingert v. State Employees’ Retirement Board*, 589 A.2d 269 (Pa. Cmwlth. 1991), so it was her burden at the hearing to produce a preponderance of evidence⁵ supporting her plea that she be permitted to change her survivor annuitant. In order to be permitted to change her survivor annuitant as permitted by the Retirement Code, Claimant had to present a preponderance of evidence indicating the existence of one of the three exceptions enumerated in section 8507(j): (1) Mr. [REDACTED] her designated survivor annuitant, had predeceased her subsequent to her election of Option 3; or (2) Claimant had been awarded a divorce subsequent to her election Option 3; or (3) Claimant became married subsequent to her election of Option 3. However, Claimant produced no such evidence, and in fact, she admitted that none of those exceptions existed.

Rather than produce factual evidence in support of her case, Claimant based her appeal on her belief that “rules are not black and white,” NT at 6, her assumption that “there would be something PSERS could do to help” her out, NT at 11, and throwing herself on the mercy of PSERS. NT at 48. In essence, Claimant argues that PSERS’ should allow her to change her survivor annuitant because she made a mistake in selecting Mr. [REDACTED] as her survivor annuitant and there should be some remedy for that mistake because of its negative impact on her.

While it is true that the retirement system must be liberally administered in favor of its members, *Marinucci v. State Employees’ Retirement Board*, 863 A.2d 43 (Pa. Cmwlth. 2004), “a liberal administration of the retirement system **does not permit the board to circumvent the express language**

⁵The degree of proof required to establish a case before an administrative tribunal in an action of this nature is a preponderance of the evidence. *Lansberry v. Pennsylvania Public Utility Commission*, 578 A.2d 600, 602 (Pa. Cmwlth. 1990). A preponderance of the evidence is generally understood to mean that the evidence demonstrates a fact is more likely to be true than not to be true, or if the burden were viewed as a balance scale, the evidence in support of the proponent’s case must weigh slightly more than the opposing evidence. *Se-Ling Hosiery, Inc. v. Margulies*, 70 A.2d 854, 856 (Pa. 1950).

of the Code. . . .” *Id.*, quoting *Dowler v. Public School Employees' Retirement Board*, 620 A.2d 639, 644 (Pa. Cmwlth. 1993) (emphasis added). In other words, the rules set forth in the Retirement Code are black and white, which means that “[t]he Retirement Code cannot be revised by the courts [or by the Board] to achieve equitable results.” *Marinucci, supra*, 863 A.2d at 47, citing *Mager v. State Employees' Retirement Board*, 849 A.2d 287, 292 – 293 (Pa. Cmwlth. 2004) (*Mager*, in turn, citing *Jones v. State Employees' Retirement Board*, 830 A.2d 607 (Pa. Cmwlth. 2003), *petition for allowance of appeal denied*, 847 A.2d 1289 (Pa. 2004)). In short, Claimant is prohibited by law from changing her survivor annuitant at this time.

Nor does the Board have any power to change that prohibition in the law. PSERS is a creature of statute, and the member has *only* those rights created by the statute and none beyond it. *Forman Public School Employees' Retirement Board*, 778 A.2d 778, 780 (Pa. Cmwlth. 2001); *Marinucci, supra*, 863 A.2d at 47. Because the Retirement Code does not confer any powers on the Board beyond those explicitly stated in it, the Board has no powers by which it may provide a member with a right that the Retirement Code does not explicitly provide. *Marinucci, supra*, 863 A.2d at 47. Accordingly, the Board has no power to permit Claimant to change her survivor annuitant when Claimant does not meet any of the three statutory exceptions to the rule that “[a] member having designated a survivor annuitant at time of retirement shall not be permitted to nominate a new survivor annuitant. . . .” 24 Pa.C.S. § § 8507(j).

Furthermore, if the Board were to grant Claimant the relief she seeks, the Board would be in violation of the Retirement Code and would essentially be amending the law, which is a function reserved exclusively to the legislature. *See, for example, Forman, supra*, 778 A.2d at 780 (Board has no authority to rewrite the Retirement Code by effectively reopening a legislatively crafted retirement window); *Finnegan v. Com., PSERB*, 560 A.2d 848, 851 (Pa. Cmwlth. 1989) (even if a PSERS employee had presented incorrect information to a member, the Board cannot be estopped from following a provision of the Retirement Code, because allowing estoppel against the Board based on an employee’s misstatement

or misstatements “would be tantamount to giving employee errors the effect of amending the substance of a statute”).

Other caselaw is consistent with this determination as well. For example, in *Cosgrove, supra*, 665 A.2d 870, in addressing identical language restricting a State Employees’ Retirement System (“SERS”) member’s ability to change a designated survivor annuitant, the Commonwealth Court concluded that the “unequivocal statutory language prevents a change in benefit plans even if the pensioners were misled by inadequate counseling.” *Id.* at 874. Similarly, in *Estate of McGovern, supra*, 517 A.2d 523, the Pennsylvania Supreme Court found that, even if a member’s designation of a survivor annuitant is an unreasonable and unwise choice, the retirement application is binding and cannot be altered on the grounds that the member acted irrationally in making that choice. *Id.* at 527. Therefore, even when a member annuitant has made a poor choice, the Board has no power to allow the member annuitant to change that choice when the Retirement Code does not permit it. It follows that, even if, in hindsight, Claimant made a poor choice of survivor annuitant, in the absence of proof that she meets one of the three statutory exceptions, the Retirement Code does not permit Claimant to change her survivor annuitant at this time.

CONCLUSION

PSERS is a creature of statute which derives its authority from the provisions of the Retirement Code; consequently, Claimant has only those rights created by the Retirement Code and none beyond that. *Forman, supra*, 778 A.2d at 780; *Burris v. State Employes' Retirement Board*, 745A.2d 704, 706 (Pa. Cmwlth. 2000); *Bittenbender v. State Employees' Retirement Board*, 622 A.2d 403 (Pa. Cmwlth. 1992). Likewise, the Retirement Code confers no powers on the Board by which it may provide a member with a right that the Retirement Code does not explicitly provide; the Board is not permitted to circumvent the express language of the Retirement Code. *Marinucci, supra*, 863 A.2d at 47.

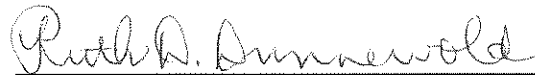
Given Claimant's failure to produce any evidence to support her appeal by meeting her burden of demonstrating that she falls within one of the exceptions that would allow her to change her survivor annuitant, Claimant is not eligible to change her survivor annuitant at this time. The Board is compelled to comply with the provisions of the Retirement Code and cannot deviate from them to allow Claimant to change her survivor annuitant in the absence of evidence of one of the exceptions set forth in the statute. Accordingly, the following recommendation will be made to the Board:

**COMMONWEALTH OF PENNSYLVANIA
PUBLIC SCHOOL EMPLOYEES' RETIREMENT BOARD**

IN RE: ACCOUNT OF CHRISTIE L. FREEMAN :
DOCKET NO. 2017-02 :
CLAIM OF CHRISTIE L. FREEMAN :

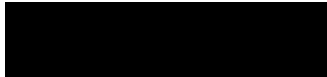
RECOMMENDATION

AND NOW, this 4th day of **October, 2018**, upon consideration of the foregoing findings of fact, conclusions of law and discussion, the Hearing Officer for the Public School Employees' Retirement Board recommends that the Board **DENY** Claimant's request to change her survivor annuitant, and **DISMISS** Claimant's administrative appeal.



Ruth D. Dunnewold
Hearing Officer

For Claimant: Christie L. Freeman



For PSERS: Kathrin V. Smith, Esquire
PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM
5 North Fifth Street
Harrisburg, PA 17101

Date of mailing: 10/4/18