

ATTACHMENT A
THE PROPOSED DECISION

BEFORE THE
BOARD OF ADMINISTRATION
CALIFORNIA PUBLIC EMPLOYEES' RETIREMENT SYSTEM
STATE OF CALIFORNIA

In the Matter of the Appeal Regarding
Collection of Retroactive Health
Premiums of:

Case No. 2015-0435

OAH No. 2015071116

LYNN D. HARMSTON,

Respondent.

PROPOSED DECISION

This matter was heard before Administrative Law Judge Tiffany L. King, State of California, Office of Administrative Hearings (OAH) on March 16, 2016 in Sacramento, California.

The California Public Employees' Retirement System (CalPERS) was represented by Christopher Phillips, Senior Staff Attorney.

Lynn D. Harmston (respondent) was present and represented himself.

This matter was originally set for hearing on December 14, 2015

Evidence was received, the record was closed, and the matter was submitted for decision on March 16, 2016.

FACTUAL FINDINGS

1. On May 29, 2015, petitioner CalPERS made and filed the Statement of Issues in its official capacity. On July 27, 2015, pursuant to CalPERS' request, OAH set a hearing on the matter for December 14, 2015. On November 12, 2015, on respondent's motion, the hearing was continued to February 17, 2016. Following a discovery dispute, the hearing was again continued to March 16, 2016.

2. CalPERS is a defined benefit retirement plan and also serves as the state administrator for the Public Employees' Medical and Health Care Act (PEMHCA). (Gov. Code, § 22750 *et. seq.*) PEMHCA authorizes and requires CalPERS's Board of Administration (Board) to provide health benefits for state employees, dependents, annuitants, as well as for employees and annuitants of contracting public agencies which elect to contract with CalPERS for health benefit coverage.

3. Respondent became a member of CalPERS by virtue of his employment with the County of Napa on October 1, 1974. On October 2, 2000, respondent accepted a position with the California Department of Health Care Services, which rendered him subject to the health vesting requirements for state employees and annuitants. (Gov. Code, § 22874.)¹

4. On August 26, 2011, respondent signed an application for service retirement and retired for service effective November 16, 2011. At the time of his retirement, respondent was 60 years old and had 11.163 years of state service.

5. For January through December 2012, CalPERS deducted \$44.22 each month from respondent's warrant for his contribution toward the health premium. In 2013, his monthly deduction fell by more than 10 percent to \$35.68.

6. CalPERS contends that, from January 1, 2012 through December 31, 2013, a computer error resulted in respondent receiving a 100 percent employer contribution toward his health premium, rather than the 55 percent to which he was vested. As a result, CalPERS determined that respondent was responsible for paying retroactive health premiums in the total amount of \$12,187.80. The limited issue in this appeal, as stated in Paragraph XVII of the Statement of Issues, is "whether CalPERS is entitled to collect retroactive health premiums from respondent."

7. On December 20, 2013, CalPERS left a voicemail for respondent advising him of the retroactive health premium issue and a letter that CalPERS would send to him. On January 7, 2014,² CalPERS issued a letter to respondent advising him that a computer error miscalculated the employer contribution for his health premium from January 1, 2012, to December 31, 2013, and that an insufficient premium amount was deducted from his warrant during this period. Included with the letter was an invoice for \$12,187.80 along with payment options.

8. Understandably, respondent was surprised and upset when he learned of CalPERS's error and its demand he repay more than \$12,000. Over the course of the next 16 months, respondent many times sought further explanation from CalPERS regarding the error. He also made numerous requests for information regarding how to appeal CalPERS's decision to collect the retroactive health premiums.

¹ Government Code section 22874, subdivision (a), provides: "... [A] state employee ... who becomes a state member of the system after January 1, 1989, may not receive any portion of the employer contribution payable for annuitants unless the person is credited with 10 years of state service at the time of retirement."

² Respondent did not receive the letter until January 22, 2014.

9. Beginning in January 2014, CalPERS began deducting approximately \$600 each month from respondent's warrant for his share of the health premium.³ This amount was more than 12 times the amount respondent previously paid in 2012 and 2013.

10. Respondent contends that the Board lacks the authority to collect retroactive health premiums, and further that CalPERS failed to introduce evidence to prove it made a timely demand for correction.⁴ If it is determined that the Board has legal authority to collect the underpaid health premium retroactively, respondent alternatively argues that consideration be given to the severe financial hardship such collection would cause him. Respondent contends that principles of equitable estoppel should be applied and that the Board should exercise its discretion to waive repayment by respondent of the retroactive health premiums.

Right of Correction

11. Government Code section 20160, subdivision (b) provides: "Subject to subdivisions (c) and (d), the Board shall correct all actions taken as a result of errors or omissions of the university, any contracting agency, any state agency or department, or this system." CalPERS is the party seeking correction of an error or omission, and therefore, has the burden of presenting documentation or other evidence to the Board establishing the right of correction. (Gov. Code, § 20160, subd. (d).)

12. The evidence established that an error was made in CalPERS's calculation of the employer contribution for respondent's health premium from January 2012 to December 2013.

13. Janet Perry is the Manager for the Health Deductions Team within CalPERS's Member Account Management Division. Her team is responsible for resolving health premium deduction issues for annuitants from the state, public agencies, counties, and California State Teachers Retirement System. The team is also responsible for validating health receivables and answering member questions regarding underpayments and overpayments for health premiums. Ms. Perry testified competently as to what and how mistakes were made which led to the miscalculation of respondent's share of his health premium.

14. On September 19, 2011, CalPERS implemented a new computer system which consolidated 49 different systems into one integrated system called My/CalPERS. Shortly after My/CalPERS launched, there were several issues with the system concerning health vesting. In March 2012, Ms. Perry was asked to lead a project team to address some of these

³ Neither party introduced evidence of the specific amount of respondent's share of the health premium beginning in January 2014.

⁴ Respondent does not dispute that he is responsible for his corrected share of the health premium amount going forward.

concerns. Ms. Perry was selected due to her knowledge regarding health program policy and procedures, especially concerning health receivables.

15. Every year, CalPERS conducts a “mass run” wherein the new health rates for the upcoming year are reviewed and member and employer contributions are recalculated. As part of the mass change, CalPERS’ information technology (IT) staff performs a production simulation by running all member accounts with the next year’s rates to see what the numbers will be. Ms. Perry’s team then reviews the results and flags any member account with a 10 percent or more variance from the prior year. Those accounts are then individually reviewed to determine what caused the fluctuation.

16. At some point between September 19, 2011, and June 29, 2013, CalPERS discovered an error in the My/CalPERS business logic which miscalculated the employer contribution for health care for those state employees who began state service after January 1, 1989, but whose CalPERS membership preceded that date by virtue of their prior public employment. The system used the CalPERS membership date instead of the first date of state service to calculate the state employer contributions for health care. As a result, 116 affected members unknowingly had underpaid their portion for their health premium. CalPERS IT staff corrected the error in the business logic on June 29, 2013.

17. On October 24, 2013, during the 2014 mass run, CalPERS IT staff notified Ms. Perry that 116 member accounts had “substantial participant share increases” due to the business logic error. Ms. Perry’s team reviewed all 116 accounts and found only 99 members had underpaid their health premiums, including respondent. Ms. Perry notified her superiors. Thereafter, her team made corrections to all affected member accounts, regardless of the dollar amount. If a member’s underpayment was more than \$5,000 (so-called, “high dollar retirees), Ms. Perry’s team gave them a courtesy call first.

18. Ms. Perry testified she first became aware that respondent was an affected member of the business logic error on October 24, 2013. She did not know when CalPERS first discovered the computer error.

19. The employer contribution for a retiree’s health premium is deposited into the state’s general fund, and then withdrawn from the general fund to pay the insurance carrier. After learning of the error in respondent’s account, Ms. Perry’s team pulled back the \$12,087.80 from Kaiser Permanente⁵ and reimbursed that amount to the general fund. Any amount CalPERS recovers from respondent for the retroactive health premiums will be paid to Kaiser Permanente.

20. For purposes of establishing a right of correction, CalPERS has demonstrated that a mistake was made in the calculation of respondent’s employer contribution based on the CalPERS membership date rather than the first date of state service. It is undisputed that the respondent’s state service date for purposes of health care benefits was October 2, 2000.

⁵ Kaiser Permanente was respondent’s health plan at all relevant times.

It is also undisputed that the employer's contribution toward respondent's health care premium is 55 percent.

21. By reason of the above, CalPERS has met its burden of presenting documentation or other evidence to the Board establishing the right to correction under Government Code section 20160, subdivision (b).

Notice to Respondent

22. Respondent contends that the Board has no authority to correct the mistake, and thus collect retroactive health premiums, unless CalPERS demanded correction of the error or omission within six months of discovering it. Respondent is mistaken. The six-month limitation period referenced and relied upon by respondent applies only to errors and omissions of any active or retired member, or their beneficiaries. (Gov. Code, § 20160, subd. (a)(1).) It does not apply to errors or omissions of a contracting agency or of CalPERS.⁶ (See *City of Oakland v. Public Employees' Retirement System* (2002) 95 Cal.App.4th 29, 50.)

23. The January 7, 2014 letter sent by CalPERS to respondent advised him of the calculation error and provided him notice of CalPERS' intention to adjust respondent's share of his health premium going forward. The letter also included CalPERS' demand that respondent repay \$12,187.80 for his share of the retroactive health premium from January 1, 2012, to December 31, 2013.

24. Respondent argues that he received notice of the miscalculation of his share of the health premium long after CalPERS first discovered the error in the My/CalPERS business logic. While there was no evidence of the specific date CalPERS discovered the error, the evidence established the error was discovered prior to June 29, 2013. Moreover, respondent's health contribution increased by more than 10 percent from 2012 to 2013. According to Ms. Perry's testimony, this means respondent's account should have been flagged and reviewed individually during the 2013 mass run conducted during the fall of 2012. Therefore, notwithstanding when CalPERS had actual knowledge of the business logic error and its effect on respondent, it should have known the issues surrounding respondent's account by no later than the fall of 2012. It is true that CalPERS is not obligated to demand correction of the error within six months of discovery. However, the delay of more than a year in notifying respondent added to his financial hardship and prevented respondent from taking steps to reduce this burden, e.g., by returning to work or switching to a less expensive health insurance plan. Such delay may be considered in determining whether retroactive correction is just in this case. (Gov. Code, § 20160, subd. (e)(3).) It is also relevant to the evaluation of any injury or hardship suffered by respondent under his claim for equitable estoppel.

⁶ The obligation of CalPERS to its members and the period of limitation of actions are generally addressed in Government Code section 20164.

25. Prior to filing for retirement, respondent met several times with CalPERS staff to review his retirement options, including the estimated cost of his portion of the health premiums. CalPERS staff advised respondent that he was entitled to 55 percent employer contribution toward the health premium, making respondent responsible for the other 45 percent. Respondent also was informed that the estimated amount of his portion of the premium would be between \$50 and \$500 a month when his retirement began.

26. Respondent relied upon CalPERS's estimation of his health premium contribution when he decided to file for service retirement. He testified credibly that he would have delayed his retirement if he had known his health premium contribution would exceed \$600 a month. Moreover, had CalPERS notified him of the error much sooner, respondent may have been able to return to state service or to switch to a cheaper health plan. He testified credibly that Kaiser Permanente offered plans which were 50 percent less expensive than his current plan.

27. Beginning in January 2015, CalPERS began deducting \$100 from respondent's warrant each month to be applied to his retroactive health premiums. Respondent agreed to the deduction because he feared CalPERS would deduct a more substantial amount if he did not comply. Still, respondent maintains his objection to having to pay any portion of the retroactive health premium. He does not believe he has the ability to refund the full amount, especially in light of his increased health premium cost going forward.

28. It was established that respondent believed the health care premium he was charged from January 1, 2012 through December 31, 2013 was accurately calculated as it comported with prior representations by CalPERS. (*Crumpler v. Board of Administration* (1973) 32 Cal.App.3d 567, 582 citing *Driscoll v. City of Los Angeles* (1967) 67 Cal.2d 297, 307-308 ["Good faith conduct of a public officer or employee does not excuse inaccurate information negligently given"].) Respondent relied upon CalPERS representation that his portion of the health care premium would be between \$50 and \$500, in making his decision to retire for service and for selection of his health insurance plan. The burden on respondent of repaying the retroactive health premium in excess of \$12,000 in addition to the increased health premium going forward is significant.

29. For all these reasons, it was established that respondent was ignorant of the true state of the facts and that he reasonably relied to his detriment upon the presumption that CalPERS had estimated his health premium contribution accurately and thereafter deducted the correct amount from his warrant.

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LEGAL CONCLUSIONS

1. Government Code section 20160 provides:

(a) Subject to subdivisions (c) and (d), the board may, in its discretion and upon any terms it deems just, correct the errors or omissions of any active or retired member, or any beneficiary of an active or retired member, provided that all of the following facts exist:

(1) The request, claim, or demand to correct the error or omission is made by the party seeking correction within a reasonable time after discovery of the right to make the correction, which in no case shall exceed six months after discovery of this right.

(2) The error or omission was the result of mistake, inadvertence, surprise, or excusable neglect, as each of those terms is used in Section 473 of the Code of Civil Procedure.

(3) The correction will not provide the party seeking correction with a status, right, or obligation not otherwise available under this part.

Failure by a member or beneficiary to make the inquiry that would be made by a reasonable person in like or similar circumstances does not constitute an "error or omission" correctable under this section.

(b) Subject to subdivisions (c) and (d), the Board shall correct all actions taken as a result of errors or omissions of the university, any contracting agency, any state agency or department, or this system.

(c) The duty and power of the board to correct mistakes, as provided in this section, shall terminate upon the expiration of obligations of this system to the party seeking correction of the error or omission, as those obligations are defined by Section 20164.

(d) The party seeking correction of an error or omission pursuant to this section has the burden of presenting documentation or other evidence to the board establishing the right to correction pursuant to subdivisions (a) and (b).

(e) Corrections of errors or omissions pursuant to this section shall be such that the status, rights, and obligations of all parties described in subdivisions (a) and (b) are adjusted to be the same that they would have been if the act that would have been taken, but for the error or omission, was taken at the proper time. However, notwithstanding any of the other provisions of this section, corrections made pursuant to this section shall adjust the status, rights, and obligations of all parties described in subdivisions (a) and (b) as of the time that the correction actually takes place if the board finds any of the following:

(1) That the correction cannot be performed in a retroactive manner.

(2) That even if the correction can be performed in a retroactive manner, the status, rights, and obligations of all of the parties described in subdivisions (a) and (b) cannot be adjusted to be the same that they would have been if the error or omission had not occurred.

(3) That the purposes of this part will not be effectuated if the correction is performed in a retroactive manner."

2. For purposes of payments into the retirement fund for adjustment of errors or omissions, the period of limitation of actions shall be three years, and the system's right to collect shall expire three years from the date of payment. (Gov. Code, § 20164, subd. (b)(1).) The period of limitation shall be as long as 10 years where any payment has been made as a result of fraudulent reports for compensation made, and the board shall determine the applicability of the period of limitations in any case, and its determination with respect to the running of any period of limitation shall be conclusive and binding for the purposes of correcting the error or omissions. (Gov. Code, § 20164, subd. (d).)

Estoppel

3. Respondent argues that CalPERS is equitably estopped from collecting retroactive health premiums from him for the period of January 1, 2012 through December 31, 2013. The doctrine of equitable estoppel rests upon a foundation of conscience and fair dealing and has long been established in the judicial decisions of this state: "The vital principle is that he who by his language or conduct leads another to do what he would not otherwise have done shall not subject such person to loss or injury by disappointing the expectations upon which he acted. Such a change of position is sternly forbidden. It involves fraud and falsehood, and the law abhors both." (*Seymour v. Oelrichs* (1909) 156 Cal. 782, 795, quoted in *City of Long Beach v. Mansell* (1970) 3 Cal.3d 462, 488.)

4. “Generally speaking, four elements must be present in order to apply the doctrine of equitable estoppel: (1) the party to be estopped must be apprised of the facts; (2) he must intend that his conduct shall be acted upon, or must so act that the party asserting the estoppel had a right to believe it was so intended; (3) the other party must be ignorant of the true state of facts; and (4) he must rely upon the conduct to his injury The doctrine of equitable estoppel may be applied against the government where justice and right require it.” (*Driscoll v. City of Los Angeles* (1967) 67 Cal.2d 297, 305-306.) The party asserting the estoppel bears the burden of proof. (*Killian v. City and County of San Francisco* (1978) 77 Cal.App.3d 1, 16.)

5. “The government may be bound by an equitable estoppel in the same manner as a private party when the elements requisite to such an estoppel against a private party are present and, in the considered view of a court of equity, the injustice which would result from a failure to uphold an estoppel is of sufficient dimension to justify any effect upon public interest or policy which would result from the raising of an estoppel.” (*City of Long Beach v. Mansell, supra*, 3 Cal.3d at 496-497.) However, it is generally “held that the power of a public officer cannot be expanded by application of this doctrine.” (*Page v. City of Montebello* (1980) 112 Cal.App.3d 658, 667.) In other words, the doctrine may not be applied when doing so “would have the effect of granting to the state’s agents the power to bind the state merely by representing that they have the power to do so.” (*Ibid.*)

6. Respondent established the four elements for equitable estoppel. (See Findings 22-29.) No later than the fall of 2012, CalPERS knew, or should have known, that respondent’s health premium contribution was incorrect. (Finding 24.) CalPERS failed to act on this knowledge in such a way that respondent had a right to believe that CalPERS had calculated his contributions correctly. Respondent was ignorant of the true state of facts and reasonably relied upon the actions, or inaction, of CalPERS to his detriment.

7. Although the government may be bound by equitable estoppel it should only be applied to a governmental agency in rare circumstances. Here, the question is whether “the injustice which would result from a failure to uphold an estoppel [against CalPERS] is of sufficient dimension to justify any effect upon public interest or policy which would result from the raising of an estoppel.” (*City of Long Beach v. Mansell, supra*, 3 Cal.3d at 496-497.) This question was considered by the Board in Precedential Board Decision No. 98-02. (*In the Matter of the Appeal of Decreased Level of Retirement Allowance of Harvey H. Henderson.*) In *Henderson*, it was undisputed that an error was made in the computation of respondent’s retirement allowance and CalPERS sought to adjust his monthly benefit downward from \$3,302.69 to \$2,911.20. Although respondent had established the traditional elements of estoppel in *Henderson*, the Board determined that estoppel was not established against CalPERS where to do so would violate a strong public policy. The Board explained:

The Board owes a fiduciary duty of trustee to a trust fund and its beneficiaries. It cannot ignore a mistake that benefits one person any more than it can refuse to correct one that injures to its benefit.

To find an estoppel in this case would be sufficiently adverse to public interest or policy. Here, the Board has a primary obligation to protect the retirement fund for the benefit of all its beneficiaries and to minimize the employers' costs of providing benefits. To allow respondent to have a lifetime of higher retirement allowance than permitted by the statutory formula would result in an unfunded liability, and would also have a direct impact on his former employer against whose reserves his lifetime allowance will be drawn. The unfunded liability would pass to the employer in the form of increased contributions and higher future contribution rates to fund its miscellaneous members' account. This would be a windfall to respondent or in equivalent legal terms unjust enrichment.

Henderson is controlling on the question of *prospective* correction of the monthly allowance to be paid to each member. CalPERS is not estopped from increasing respondent's contribution for his health premium from an incorrect amount to a correct amount. Respondent is not entitled to receive benefits higher than other retirees whose statutory retirement formula is exactly the same.⁷ This fact is not in dispute.

8. The question of retroactive correction of overpayments was not addressed in *Henderson* because CalPERS agreed to waive or forgive the total overpayment (\$13,706.06) in that case. However, retroactive correction of errors was considered in *Crumpler v. Board of Administration, Public Employees' Retirement System* (1973) 32 Cal.App.3d 567. In *Crumpler*, petitioners were hired as animal control officers and became members of the public employee retirement system, under which they were classified as local safety members. Years later the system determined that they had been erroneously classified and reclassified them into miscellaneous membership. Following an administrative hearing it was determined that the reclassification was proper and retroactive to the date of hire. Petitioners sought a writ of mandate and the superior court granted the petition and ordered reinstatement of the original classification. The Appellate Court reversed and remanded, concluding that petitioners' duties did not clearly fall within the scope of active law enforcement service. However, the Court found that in a matter as important as the welfare of public employees in their pension rights the system was estopped from reclassifying petitioners retroactively but could reclassify them on a prospective basis only. It held:

We discern no harmful effect upon any specific public policy or interest which would result from invoking estoppel in the instant case where pension rights of a public employee are involved. We conclude the board is estopped from reclassifying petitioners *nunc pro tunc* as of the date of their initial membership in the system. We will not, however, extend estoppel to

⁷ A public employee is entitled to only such compensation as is expressly provided by law. (*Longshore v. County of Ventura* (1979) 25 Cal.3d 14, 22-23.)

preclude the board from reclassifying petitioners prospectively from the date of the board's decision. Public interest and policy would be adversely affected if petitioners, despite the discovery of the mistaken classification, were required to be continued to be carried as local safety members when all other contract members of the retirement system throughout the state performing like duties and functions are classified as miscellaneous members. Manifestly, it would have a disruptive effect on the administration of the retirement system.

(*Id.* at p. 584.)

9. In *Crumpler*, the system was estopped from reclassifying petitioners for the period of membership prior to the board's decision of August 18, 1971, but it was not so estopped from reclassifying petitioners to miscellaneous membership prospectively from the date of the decision. The public interest and policy in reclassifying petitioners in *Crumpler* differed according to whether reclassification was being made prospectively or retroactively and a similar distinction between prospective and retroactive correction is made here in determining that CalPERS should be equitably estopped from recovering underpaid health premiums which predate January 2014.

10. Respondent had no notice from CalPERS prior to January 2014 that a computer error caused a miscalculation of the employer and member health premium contributions for 2012 and 2013. Respondent believed CalPERS was deducting the correct amount from his monthly warrant, and therefore, had no reason to set aside funds to cover an unanticipated and unknown error by CalPERS which resulted in an underpayment in excess of \$12,000. As noted earlier, respondent reasonably believed that CalPERS was deducting the correct amount. (Findings 28 and 29.)

CalPERS had an opportunity to discover and correct the errors at least one year before it finally did so in January 2014. Respondent's account should have been individually reviewed by Ms. Perry's as part of the 2013 mass run which occurred at the end of 2012. Said review would have revealed the computing error in the member and employer contributions formula for respondent's health premium. CalPERS assertion that Ms. Perry's team did not learn of the error until October 24, 2013, and therefore, the error discovery date must be October 24, 2013 is false. It is undisputed that CalPERS IT staff discovered the error prior to June 29, 2013. The number of affected accounts (116) was not so monumental that it would have been unduly burdensome for CalPERS to identify the affected member accounts and alert those members immediately. CalPERS offered no explanation why those steps were not taken. Such a delay was unreasonable and one that added substantially to the financial burden on respondent caused by CalPERS' demand for retroactive reimbursement of his health premiums. (Findings 24 and 26.)

11. A substantial burden and financial hardship would be imposed on respondent if he is ordered to pay the full amount of the retroactive health premiums for 2012 and 2013.

(Findings 22-29.) Respondent does not have the money to make such a large repayment, especially in light of his prospective increased health premium contribution of more than \$600 a month. In *Crumpler*, equitable estoppel precluded retroactive reclassification because employees had a contractually based expectation that if they remained employed in their current positions as classified safety employees, they would be entitled to safety retirement. Such expectations were sufficient to support an estoppel claim, notwithstanding the system's ability in that case to make retroactive corrections and adjustments for the higher contributions that the petitioners had paid into the system. It is proper for the Board to consider respondent's reasonable expectations and actions in this case, and the financial burden he would face if ordered to refund \$12,187.80.

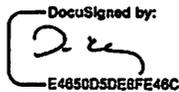
Finally, there is a precedent for not correcting similar mistakes retroactively. In *Henderson*, CalPERS apparently agreed to waive or forgive the entire overpayment amount. CalPERS sought only prospective correction of the monthly allowance in that case.

12. For all these reasons, it is determined that CalPERS is equitably estopped from correcting errors that predate January 2014. While the Board has the authority and duty to correct all actions taken as a result of errors or omissions it also has discretion not to do so if "the purposes of this part will not be effectuated if the correction is performed in a retroactive manner." (Gov. Code, § 20160, subd. (e)(3).) That is the case here. The purposes of the Public Employees' Retirement Law will not be effectuated if errors predating January 2014 are corrected. It is undisputed that prospective corrections from January 2014 are both reasonable and consistent with the Board's obligation to correct actions taken as a result of errors or omissions. Thus, CalPERS is not equitably estopped from correcting errors from January 2014 to present, the period after which notice was provided to respondent of the error.

ORDER

Respondent's appeal is GRANTED. CalPERS is equitably estopped and shall make no demand for retroactive health premiums which predate January 2014.

DATED: April 14, 2016

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TIFFANY L. KING
Administrative Law Judge
Office of Administrative Hearings