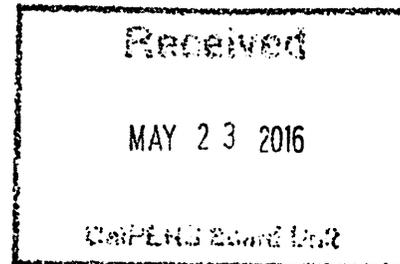


ATTACHMENT C
RESPONDENT'S ARGUMENT

May 20, 2016

Ref No. 2015-0435

Cheree Swedensky, Assistant to the Board
CalPERS Executive Office
P.O. Box 942701
Sacramento, CA 94229-2701



**SUBJECT: Respondent's Argument In the Matter of the Appeal
Regarding Collection of Retroactive Health Premiums
of LYNN D. HARMSTON, Respondent.**

Dear CalPERS Board:

Please accept the Proposed Decision of the Administrative Law Judge in the above-named matter as Precedent in whole.

I am requesting this based in part on:

- 1) The untimeliness (27 months) in advising me of the default in the health vesting program.
- 2) The extreme delay (12 months) in responding to my letter requesting the Board or CalPERS employees take action on my request.
- 3) The fact the CalPERS has no written policy on the right to appeal and the collection of retroactive health premiums.

Sincerely,


Mr. Lynn Harmston