

PHILIP D. MURPHY
Governor

SHEILA Y. OLIVER
Lt. Governor

DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS
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www.nj.gov/treasury/pensions October 25, 2022 ELIZABETH MAHER MUOIO
State Treasurer

JOHN D. MEGARIOTIS

Acting Director

Sent via email to:

SPRINGSTEAD & MAURICE Lauren E. McGovern, Esq.

RE: Jeanna Mack

PERS

OAL DKT. NO. TYP

FINDINGS OF FACT AND CONCLUSIONS OF LAW

Dear Ms. McGovern:

At its meeting of September 21, 2022, the Board of Trustees (Board) of the Public Employees' Retirement System (PERS) considered the Initial Decision (ID) of the Honorable Andrew M. Baron, dated August 19, 2022, the exceptions filed by Deputy Attorney General (DAG) Payal Ved, dated August 29, 2022, and your reply to exceptions, dated September 12, 2022, as well as your personal statements and those of DAG Ved in regard to the appeal of your client, Jeanna Mack. Thereafter, the Board voted to reject the ALJ's decision recommending Ordinary Disability retirement benefits ("OD"), thereby reaffirming its original denial. The Board directed the Secretary to draft findings of fact and conclusions of law consistent with its determination. Findings of Fact and Conclusions of Law were presented to and approved by the Board at its October 25, 2022, meeting.¹

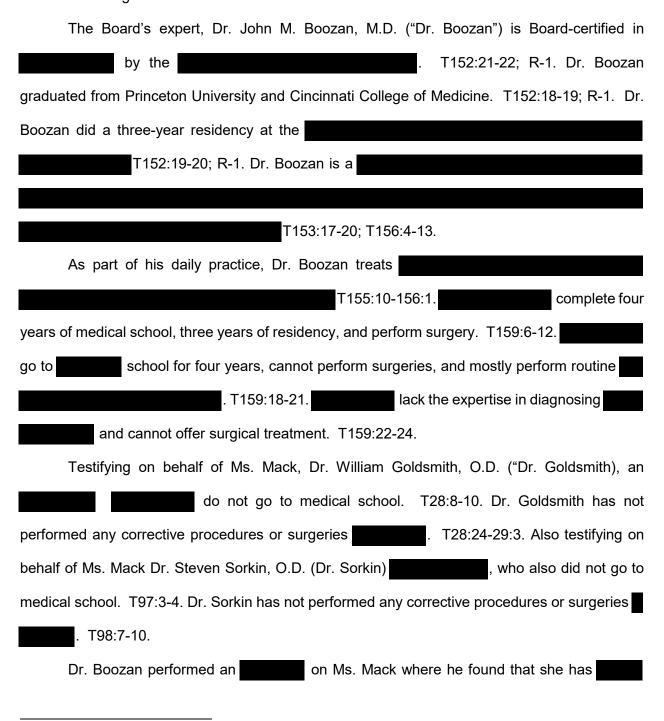
¹ Due to a scheduling conflict, this matter was moved from the agenda of the PERS Board's regularly scheduled meeting of October 19, 2022 to the agenda of a special meeting on October 24, 2022. Both meetings were conducted via teleconference. The Board was granted an extension of time to issue its final administrative determination.

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FACTUAL FINDINGS

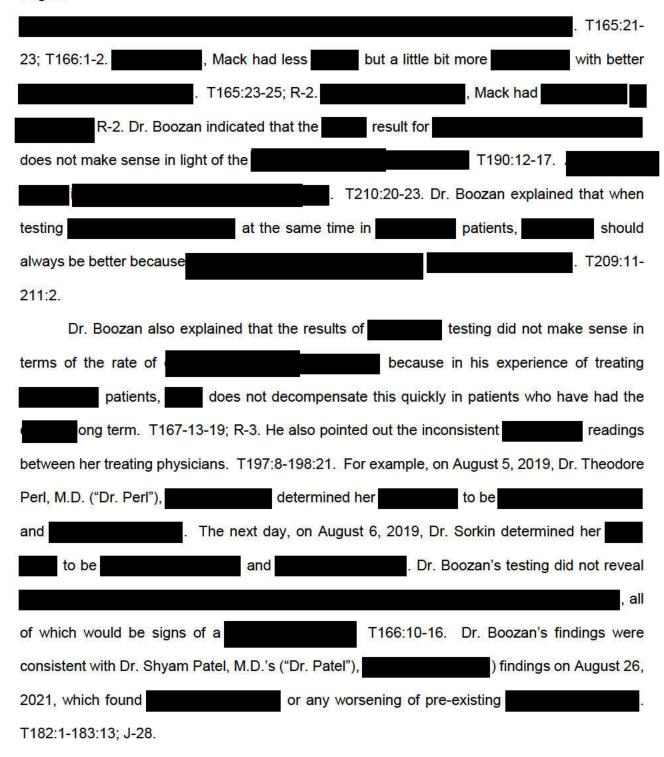
The Board voted to adopt the ALJ's factual findings, but voted to make the following additional findings of fact.



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The Board rejected the ALJ's finding that Ms. Mack's "entire testimony was credible." ID at 5. Pursuant to N.J.S.A. 52:14B-10(C):

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The agency head may not reject or modify any findings of fact as to issues of credibility of lay witness testimony <u>unless it is first</u> determined from a review of the record that the findings are arbitrary, capricious or unreasonable or are not supported by <u>sufficient</u>, competent, and <u>credible evidence in the record</u>. In rejecting or modifying any findings of fact, the agency head shall state with particularity the reasons for rejecting the findings and shall make new or modified findings supported by sufficient, competent, and credible evidence in the record.

[lbid. (emphasis added)]

Here, the ALJ's determination that Ms. Mack's testimony was credible is not "supported by sufficient, competent, and credible evidence in the record." Ibid. Ms. Mack's testimony about her condition, her symptoms, her job description, the disability application process, and examination by Dr. Boozan was not credible or consistent. Ms. Mack has had approximately 20 years. She describes her which causes her trouble performing her daily living activities. T271:20-273:3. When describing what she during the hearing, Ms. Mack stated that she could . T254:18-21; T274:15-17. At the same time, Ms. Mack stated that she was unable to because . T256:16-258:5. Ms. Mack inconsistently described

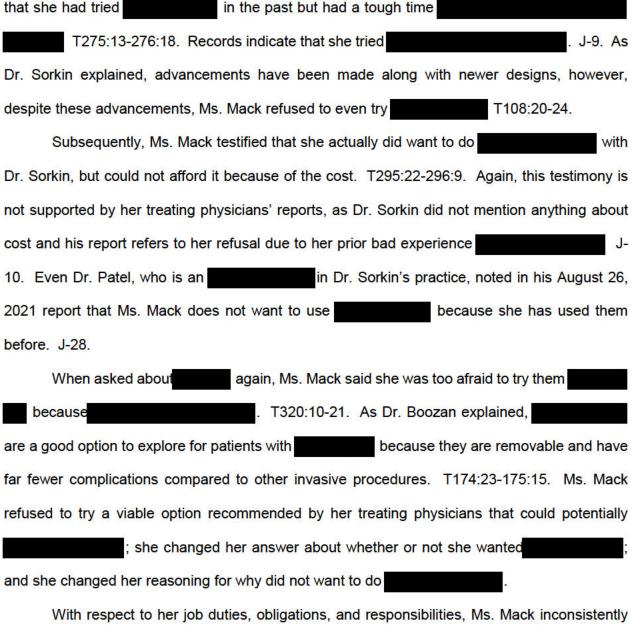
Further, Ms. Mack was not able to identify or approximate when the symptoms she considers disabling, such as _____, actually began. T289:20-290:12. She was not even able to estimate whether or not it was ten years since her symptoms began. <u>Ibid.</u> In the same way, Ms. Mack was not able to identify or approximate when she began having trouble performing her job duties. Ibid.

Ms. Mack was also inconsistent about why she refused to do with Dr. Sorkin. Dr. Sorkin testified that Ms. Mack did not want to do as recommended by Dr. Perl because she had tried them before and did not like them. T127:3-7. Ms. Mack stated

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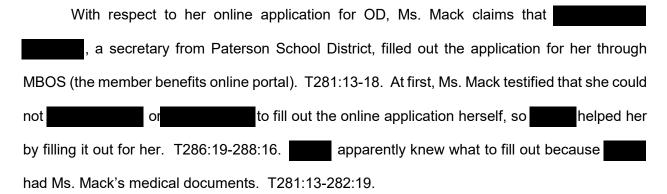
described what they were. At first, Ms. Mack stated that she was responsible for following around one student and making sure that she assisted in any way the student required. T261:1-262:16. When asked for specifics, Ms. Mack was unable to describe ways she helped the students. T306:7-309:19. Later in her testimony, Ms. Mack stated that every day was different and that she would often be called to substitute for other classes or help with other special education students.

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T312:20-314:25. Ms. Mack's varying descriptions were both contradictory and wholly inconsistent— on one hand she claimed she is assigned to one specific student who requires consistent hands on attention, on the other hand she claimed she had to manage entire classes.



Furthermore, Ms. Mack's claim that sent back the OD application so that Ms. Mack was able to review it does not comport with the MBOS system. The disability

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application must be completed and submitted within MBOS.² Thus, there was no way for

to complete the application and send it to Ms. Mack to review. And, even if could send

Ms. Mack the application to review and file, Ms. Mack would still need to be able to

maneuver through her secure MBOS account and click "submit" as she

claims she did.

Finally, the Board also finds that Ms. Mack's testimony describing her independent medical examination with Dr. Boozan was not credible. She stated that Dr. Boozan, a Board-certified who has performed many on patients with had "no clue" what was. T269:9-270:18. She also stated that Dr. Boozan did not perform all of the tests he claimed to have done and that Dr. Boozan made her sit with him for three hours without offering any explanation for

with Dr. Boozan. Ibid.

Based on the above inconsistent testimony, the Board finds sufficient, competent, and credible evidence in the record to reject the ALJ's conclusion that Ms. Mack's testimony was credible.

The Board next rejected the ALJ's legal conclusions that (1) "Ms. Mack is fully disabled, unable to return to work, unable to complete activities of daily living without assistance, and is entitled to an award of ordinary disability"; (2) the testimony of Dr. Boozan is not credible; and (3) the testimony of Doctors Goldsmith and Sorkin was credible. ID at 10.

To establish eligibility for OD, a PERS member must prove that she "is physically or mentally incapacitated for the performance of duty." N.J.S.A. 43:15A-42. First, an "applicant for [OD] has the burden to prove that [s]he . . . has a disabling condition and must produce expert

² <u>See</u> https://www.nj.gov/treasury/pensions/mbos-kit.shtml#retapp (last visited February 23, 2022).

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evidence to sustain this burden." Bueno v. Bd. of Trs., Teachers' Pension & Annuity Fund, 404

N.J. Super. 119, 126 (App. Div. 2008), certif. denied, 199 N.J. 540 (2009). Second, the applicant

must show that her disabling condition is total and permanent. Patterson v. Bd. of Trs., State

Police Ret. Sys., 194 N.J. 29, 42 (2008); Bueno, 404 N.J. Super. at 122, 124. Finally, the applicant

"must establish incapacity to perform duties in the general area of h[er] ordinary employment

rather than merely showing inability to perform the specific job for which [s]he was hired." Skulski

v. Nolan, 68 N.J. 179, 205-06 (1975); Bueno, 404 N.J. Super. at 130-31.

One of the critical functions of the court is to make "findings of fact as to issues of credibility

of lay witness testimony." N.J.S.A. 52:14B-10(c). Credibility determinations require an overall

assessment of the witness's story considering its rationality, internal consistency, and the manner

in which it "hangs together" with the other evidence. Carbo v. United States, 314 F.2d 718, 749

(9th Cir. 1963). "Testimony to be believed must not only proceed from the mouth of a credible

witness but must be credible in itself," in that "[i)t must be such as the common experience and

observation of mankind can approve as probable in the circumstances." In re Perrone, 5 N.J.

514, 522 (1950). A trier of fact may reject testimony as "inherently incredible", and may also reject

the testimony when "it is inconsistent with other testimony or with common experience" or is

"overborne" by the testimony of other witnesses." Congleton v. Pura-Tex Stone Corp., 53 N.J.

Super. 282, 287 (App. Div. 1958).

In determining the credibility of a witness, the interests, motives, or bias of the witness are

relevant, and a fact finder is expected to base decisions of credibility on his or her own common

sense, intuition, or experience. Barnes v. United States, 412 U.S. 837, 845 (1973); State v.

Salimone, 19 N.J. Super. 600, 608 (App. Div.), certif. denied, 10 N.J. 316 (1952).

With respect to expert testimony, "[t]o aid such determinations, our courts have developed

a guidepost—where the medical testimony is in conflict, greater weight should be accorded to the

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testimony of the treating physician." <u>Bialko v. H. Baker Milk Co.</u>, 38 N.J. Super. 169, 171 (App. Div. 1955). However, this guidepost is not conclusive, and the factfinder is not obligated to accept an expert's opinion. <u>State v. Carpenter</u>, 268 N.J. Super. 378, 383 (App. Div. 1993). Indeed, the factfinder may accept some of the expert's testimony and reject the rest, <u>Todd v. Sheridan</u>, 268 N.J. Super. 387, 401 (App. Div. 1993), even if that testimony is unrebutted by any other evidence. <u>Johnson v. Am. Homestead Mortg. Corp.</u>, 306 N.J. Super. 429, 438 (App. Div. 1997). That a physician has been selected and is paid by the Board is hardly a basis to discount his testimony in favor of the treating physician, who is presumably paid by the patient. <u>Torres v. Schripps, Inc.</u>, 342 N.J. Super. 419, 430 (App. Div. 2001) (citing <u>In re Yaccarino</u>, 117 N.J. 175, 196 (1989)); Reizis v. Bd. of Trs., <u>Teachers Pension and Annuity Fund</u>, 91 N.J.A.R.2d (TYP) 16, 21. It is further well settled that "the weight to which an expert opinion is entitled can rise no higher than the facts and reasoning upon which that opinion is predicated." <u>Johnson v. Salem Corp.</u>, 97 N.J. 78, 91 (1984) (internal citation omitted).

In this regard it is within the province of the finder of facts to determine the credibility, weight, and probative value of the expert testimony. State v. Frost, 242 N.J. Super. 601, 615 (App. Div.), certif. denied, 127 N.J. 321 (1990). "The testimony and experiential weaknesses of the witness, such as (1) his status as a general practitioner, testifying as to a specialty, or (2) the fact that his conclusions are based largely on the subjective complaints of the patient or on a cursory examination, may be exposed by the usual methods of cross-examination." Angel v. Rand Express Lines Inc., 66 N.J. Super 77, 86 (App. Div. 1961). Other factors to consider include whether the expert's opinion finds support in the records from the other physicians, and the information upon which the expert has based his conclusions. The premises upon which the expert's observations are based, coupled with the expert's ultimate conclusions, may be contradicted by rebuttal experts and other evidence of the opposing party. Ibid.

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Here, the ALJ solely relied on Ms. Mack's subjective complaints about disability and failed

to explain how Doctors Goldsmith and Sorkin's testimony supported the conclusion that Ms. Mack

as totally and permanently disabled from her job duties and therefore the Board rejects the ALJ's

conclusions.

After carefully considering all relevant evidence in the record, the Board finds that Ms.

Mack failed to satisfy her burden that she was totally and permanently disabled at the time she

left employment in September 2020. The Board also finds that Dr. Boozan testified more reliably

and credibly than Doctors Goldsmith and Sorkin, as Dr. Boozan's conclusion was more in

accordance with Ms. Mack's medical history, the results of her examinations, and

the opinions of her treating . As such, the Board finds Dr. Boozan's opinion to

be more credible than those of Ms. Mack's physicians.

Dr. Boozan's opinion also deserves greater weight because his education and experience

as an is far superior to the education and experience of Dr. Goldsmith and Dr.

Sorkin. As an ..., Dr. Boozan went to medical school, did a residency, and has

performed many surgeries, including for patients. T152:18-19;

T152:19-20; T153:17-20; T156:4-13; T155:10-156:1; T159:6-12; R-1. As Doctors

Goldsmith and Sorkin did not go to medical school, did not do residencies, and cannot perform

surgeries. T97:3-4; T98:7-10; T28:8-10; T28:24-29:3; T159:18-21; T159:22-24.

Dr. Boozan's complete and thorough exam on January 14, 2021 did not reveal any

objective findings sufficient to establish a total and permanent disability at the time Mack left

employment in September 2020. R-2. Objective testing revealed that Mack did not have

T166:10-16;

T208:20-24. These findings were consistent with Dr. Perl and Dr. Patel's findings. T182:1-

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183:13; J-9; J-28. Dr. Perl and Dr. Patel are also both and Ms. Mack's treating physicians.

Furthermore, Dr. Boozan did not base his conclusion solely on like Dr.

Goldsmith and Dr. Sorkin did because has a subjective component that requires the patient to give answers. T160:16-161:17. In Ms. Mack's case, Dr. Boozan found that she was not being truthful in what she could and could not during the exam because her results indicated that she T190:18-192:5. Dr. Boozan explained that this was not possible in patients because should always be better as the target is closer and larger, T209:11-211:2.

In contrast, Doctors Goldsmith and Sorkin only focused their conclusion on

As Dr. Boozan pointed out, and as the records confirm, Ms. Mack's readings by her treating physicians have been inconsistent. For example, on August 5, 2019, Dr. Perl determined Ms. Mack's J-9. The next day, on August 6, 2019, Dr. Sorkin determined her

J-10. Due to the inconsistent readings throughout the record, Dr. Boozan's objective testing is a more reliable indicator of whether Ms. Mack is actually totally and permanently disabled from her job duties. The Board therefore finds that Dr. Boozan's objective testing revealed that Ms. Mack was not totally and permanently disabled from her job duties, and is far more reliable than her other physicians who relied on Ms. Macl's subjective complaints.

The Board rejects the ALJ's conclusion that Dr. Goldsmith's opinion was more credible than Dr. Boozan. As noted above, the interests, motives, or bias of a witness are relevant in determining credibility. Dr. Goldsmith is a who has a long-standing

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relationship with Ms. Mack and appears to support her when she requests it. T20:9-16. In

September 2019, Dr. Goldsmith filled out a questionnaire for Ms. Mack's medical leave request

indicating that she cannot perform her job duties and

. T25:3-

26:1; J-11. However, as of their August 2019 examinations, Dr. Perl and Dr. Sorkin found that

was stable and there were no changes from 2017.3 J-9; J-10. Even based Mack's

on their testing, neither Dr. Perl or Dr. Sorkin consider Ms. Mack disabled in 2019.

Ibid. Thus, Dr. Goldsmith's opinion that she could not perform her job duties and

is inconsistent with her other treating physician's opinions.

A year later, on August 19, 2020, Dr. Goldsmith wrote a letter indicating that Ms. Mack could return to work on modified duty. T62:18-63:6; J-12. He admitted that as of August 19, 2020, Ms. Mack was not totally and permanently disabled. T63:7-11. A month later, on September 16, 2020, Dr. Goldsmith filled out a form saying that Ms. Mack was totally and permanently disabled from her job duties. T63:12-64:8; J-15. Dr. Goldsmith did not provide any reason or justification for why his opinion changed from August 2020 - that Ms. Mack could work - to a month later in September 2020 - that Ms. Mack was totally and permanently disabled. Thus, Dr. Goldsmith's testimony that Ms. Mack is totally and permanently disabled is not credible due to him changing his opinion without providing any reason for the change.

Additionally, Dr. Goldsmith wrote a letter on July 24, 2021 indicating that Ms. Mack had but that detail was not in his report from his examination of Mack from the same day. T52:19-53:12; J-25; J-26. Further, he conceded that Dr. Patel found during his examination in August 2021. T54:7-55:18; J-28. Notably, no other physician, including Dr. Boozan, found , let alone

Dr.

³ Dr. Perl determined her Sorkin determined her

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These facts are crucial to the outcome of this case, and the Board finds that Dr. Goldsmith's biased and inconsistent opinions regarding Ms. Mack's condition are not reliable or credible.

Similarly, the Board found that Dr. Sorkin's testimony was also not reliable or credible. He

examined Mack twice, once in 2019 and once in 2020, and both times determined that her was "stable." T124:2-19; J-10; T122:21-123:15; J-17. However, in 2020 he determined that Mack was totally and permanently disabled. Notably, during his 2020 examination, he was unable to perform a test to measure Ms. Mack's T143:25-144:13. T100:13-18. As Dr. Sorkin himself explained, the greater T101:10-14. Thus, without any objective evidence -- Dr. Sorkin concluded that Mack was totally and permanently disabled from her job duties in September 2020. Further, Dr. Sorkin admitted that his conclusion that she was totally and permanently disabled was based, in part, on her subjective complaints of T129:19-130:3. Thus, without performing the test to determine the of Ms. Mack's the Board rejected the ALJ's reliance on his testimony and the finding that it was more credible than Dr. Boozan, who performed and relied upon objective testing.

The Board also rejected the ALJ's finding that Ms. Mack is permanently and totally disabled. The Skulski case requires that Ms. Mack establish that she is incapable of performing duties in the general area of her employment as a paraprofessional. 68 N.J. at 205-06. The Board finds that Ms. Mack has not met this burden. Ms. Mack explained that she had trouble performing her duties in the science and technology school due to everything being computerized. While she has had trouble in the science and technology school specifically, she has not established how she is unable to perform the duties of a paraprofessional generally. Further,

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despite the difficulties in the science and technology school, Ms. Mack never requested a different

assignment in a different school. In fact, Ms. Mack testified that her assignment changes every

year, so she may not have even been assigned to the science and technology school the following

school year. T259:20-23. Most importantly, the ALJ did not identify which duties Ms. Mack could

not perform. The ALJ also failed to explain in the ID how Doctors Goldsmith and Sorkin

determined Ms. Mack was not able to perform her duties.

Accordingly, the Board rejected the ALJ's conclusion that Ms. Mack is totally and

permanently disabled because both the Initial Decision and the expert opinions offered by Ms.

Mack's physicians is based almost entirely on Ms. Mack's subjective complaints; (2) the ALJ found

Doctors Goldsmith and Sorkin more credible without citing to any specific reasons and without

citing to any of their medical testimony or expertise; and (3) the ALJ erroneously found Dr. Boozan

biased and not credible despite his superior expertise as experienced in

treating patients.

The Board also rejected the ALJ finding that Mack's employer could not reasonably

accommodate her as a contributing factor in determining that Mack was totally and permanently

disabled. ID at 6.

Under the Americans with Disabilities Act ("ADA"), an employer's duty to accommodate a

disabled employee extends only so far as necessary to allow the disabled employee to perform

the essential functions of his or her job; it does not require acquiescence to the employee's every

demand. Tynan v. Vicinage 13 of Superior Court, 351 N.J. Super. 385 (App. Div. 2002). If the

employer reasonably determines that the employee, because of his or her disability, cannot

presently perform the job even with accommodations, then the employer need not attempt

reasonable accommodation. Ibid.

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In order for Ms. Mack to be eligible for OD, she must establish that she is totally and

permanently disabled from the performance of her job duties. In the employment context, the

ADA places the burden on an employer to engage in an informal interactive process to identify

potential reasonable accommodations that would allow the disabled employee to perform the job.

Tynan, 351 N.J. Super. at 400. If the employer determines that an employee is disabled and is

entitled to the reasonable accommodation requested, then the employee would not be considered

totally and permanently disabled from performing their job. In contrast, if the employer denies the

request for a reasonable accommodation, that does not serve as a dispositive finding that the

employee is totally and permanently disabled from their job duties because the employer may

deny a request for a variety of reasons, such as the request being unreasonable, the employer

does not believe the employee needs such accommodation, or the employer simply cannot

provide the accommodation.

Here, Ms. Mack's employer determined that they could not accommodate her and that she

could not perform her essential duties based on Dr. Goldsmith's responses in the Interactive

Process Certification and Questionnaire (J-14). The determination that she could not perform her

duties is only relevant in the context of the employer's duties and responsibilities under the ADA.

By saying that they cannot accommodate her and that she cannot perform her duties, they are

legally justifying their decision to deny Ms. Mack's request for reasonable accommodations. The

employer's denial of an accommodation under the ADA is not relevant to the determination of

whether Ms. Mack is totally and permanently disabled from her job duties as a paraprofessional.

Notably, Ms. Mack's request for an accommodation did not include a request for reassignment

outside the science and technology school. Without such a request, there is no way to know

whether or not the school district could have accommodated a reassignment.

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Further, the employer's refusal to provide Ms. Mack an accommodation does not mean

that she has proven that she actually has a disability that required an accommodation, or that she

could not do her job without an accommodation. Ms. Mack should have challenged the

employer's denial before she left employment. Regardless, the denial has no relevance to the

pension appeal other than indirectly, in that Mack must show that she is disabled and additionally

and that she would still be disabled even with an accommodation. Accordingly, the employer's

inability to accommodate Ms. Mack cannot be a contributing factor in determining that she is

totally and permanently disabled.

For the reasons stated above, the Board made the aforementioned factual findings;

rejected the ALJ's conclusion that Ms. Mack was credible; rejected the ALJ's conclusion that Ms.

Mack is totally and permanently disabled from her job duties as a paraprofessional; and rejected

the ALJ's finding that the school's failure to accommodate Ms. Mack is a contributing factor in the

determination that she is totally and permanently disabled. This correspondence shall constitute

the Final Administrative Determination of the Board of Trustees of the Public Employees'

Retirement System.

You have the right to appeal this final administrative action to the Superior Court of New

Jersey, Appellate Division, within 45 days of the date of this letter in accordance with the Rules

Governing the Courts of the State of New Jersey. All appeals should be directed to:

Superior Court of New Jersey Appellate Division

Attn: Court Clerk

PO Box 006

Trenton, NJ 08625

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Sincerely,

Jeff Ignatowitz, Secretary Board of Trustees

flo S. Smith

Public Employees' Retirement System

G-6/JSI

C: D. Lewis (ET); K. Ozol (ET); C. Law (ET)

Retired Health Benefits Section (ET)

OAL, Attn: Library (ET) DAG Payal Ved (ET)

Jeanna Mack (vià regular mail)