



ALAMEDA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
BOARD OF RETIREMENT
MINUTES

Thursday, August 18, 2016

Chair Ophelia Basgal called the meeting to order at 2:00 p.m.

Trustees Present: Dale Amaral
Ophelia Basgal
Annette Cain-Darnes
Tarrell Gamble
Elizabeth Rogers
George Wood
David Safer (Alternate)
Darryl Walker (Alternate)

Trustees Excused: Keith Carson
Liz Koppenhaver
Donald White

Staff Present: Margo Allen, Fiscal Services Officer
Victoria Arruda, Human Resources Officer
Angela Bradford, Executive Secretary
Sandra Dueñas, Benefits Manager
Joseph Fletcher, Chief Counsel
Kathy Foster, Assistant Chief Executive Officer
Harsh Jadhav, Chief of Internal Audit
David Nelsen, Chief Executive Officer
Betty Tse, Chief Investment Officer

16-108

The minutes of the regular meeting of July 21, 2016, were accepted on a motion by Elizabeth Rogers seconded by George Wood, and approved by a vote of 7 yes (*Amaral, Basgal, Cain-Darnes, Gamble, Rogers, Safer, Wood*), 0 no, and 0 abstentions.

**CONSENT CALENDAR
REPORTS AND ACTION ITEMS**

APPLICATION FOR SERVICE RETIREMENT

Appendix A

APPLICATION FOR RETIREMENT, DEFERRED

*Appendix B
Appendix B-1*

APPLICATION FOR DEFERRED TRANSFER

Appendix C

LIST OF DECEASED MEMBERS

Appendix D

**REQUESTS FOR 130 BI-WEEKLY PAYMENTS TO RE-DEPOSIT
CONTRIBUTIONS AND GAIN CREDIT**

Appendix E

APPLICATION FOR DISABILITY RETIREMENT – NON CONTESTED ITEMS:

Appendix F

**APPLICATION FOR DISABILITY RETIREMENT HEARING OFFICER
RECOMMENDATIONS**

Appendix G

APPROVAL COMMITTEE MINUTES

- *None.*

MISCELLANEOUS MATTERS

- *None.*

16-109

It was moved by Elizabeth Rogers, seconded by George Wood, and approved by a vote of 6 yes (*Basgal, Cain-Darnes, Gamble, Rogers, Safer, Wood*) (*Amaral recused*), 0 no, 0 abstentions, that the following resolution is adopted:

BE IT RESOLVED BY THIS BOARD that the Consent Calendar is approved as presented.

REGULAR CALENDAR – REPORTS AND ACTION ITEMS
DISABILITIES, CURRENT AND CONTINUING RECOMMENDATIONS, AND
MOTIONS

- None

COMMITTEE REPORTS, RECOMMENDATIONS AND MOTIONS

*Note: Per Committee Chairs, copies of the Committee meeting minutes were available for attendees. All **August** Committee meeting minutes are posted on the ACERA website (www.acera.org) after approval at the **August 18, 2016**, Board meeting. This month's Committee reports were presented in the following order:*

Operations:

Dale Amaral reported that the Operations Committee met on August 3, 2016, at 9:30 a.m. and highlighted the following:

Staff presented the year-to-date operating expenses – budget vs. actual. As of June 30, 2016, actual expenses are \$600,949 under budget.

Staff presented the unaudited financial statements for the six months ending June 30, 2016. The unaudited net assets held in trust for pension benefits total \$6,651,983,061. This amount decreased by \$280 million for the same time period in 2015. The committee expressed concerns with investment returns and recent market volatility, which staff intends to discuss further at the ACERA Board Off-Site meeting in October.

Staff presented a report on the 12-month cash forecast model for the period July 1, 2016, through June 1, 2017. The projected average monthly negative cash position for the period was (\$15,367,103), excluding the three months that have three pay periods.

Staff presented the quarterly Board Member Conference Expense Report. As of June 30, 2016, the year-to-date reported expenses were \$45,150.

Staff presented the quarterly Senior Manager Conference and Training Expense Report. As of June 30, 2016, the year-to-date reported expenses were \$28,516. The committee chair directed staff to provide last years' Senior Manager Conference and Training Expense Report via email, following the meeting.

Staff introduced the following representatives from Arthur J. Gallagher, ACERA's insurance broker: Mike Machette, Area President; Dennis Butler, Account Executive; and Spencer Brush, Account Manager. Representatives from Travelers Insurance were: Brian Kavanagh, Manager; and Jeison Aguilar, Senior Account Underwriter. The representatives from Gallagher and Travelers discussed ACERA's fiduciary liability insurance and answered trustees' questions regarding coverage limits and insurance trends.

Staff presented an update on the upcoming Request for Proposal (RFP) for Medical Advisor and Disability Claims Management Services. The committee directed staff to perform a detailed cost analysis of all viable options when preparing the final recommendation to the committee. The committee has decided to forgo interviewing vendors and will rely on the staff recommendation for final decision-making.

Staff presented an update on legislation of interest to ACERA. The committee directed staff to limit updates to legislation specific to '37 Act plans, PEPRRA, and any other legislation that directly impacts ACERA.

Staff reported on the 2nd quarter position vacancies that were approved in the 2016 budget. As of June 30, 2015, there are 15 vacant positions. Staff discussed current recruitment challenges to staffing vacant positions and possible plans to extend employment opportunities to retired annuitants.

Staff reported on the call center service levels for the first and second quarters of 2016.

Staff presented the draft 2016 Board Off-Site agenda. The committee chair suggests future consideration of including a Futurist guest speaker to discuss the potential changes that may affect ACERA in the next decade.

16-110

It was moved by Dale Amaral and seconded by Annette Cain-Darnes to approve the August 3, 2016 Operations Committee minutes. The motion carried 7 yes (*Amaral, Basgal, Cain-Darnes, Gamble, Rogers, Safer, Wood*), 0 no, and 0 abstentions.

Retirees:

Tarrell Gamble reported that the Retirees Committee met on August 3, 2016, at 10:55 a.m. and highlighted the following:

Staff reported that based on the dental premium rates for Plan Year 2017, the current projected annual cost to provide this non-vested benefit for 2017 is \$3,584,312.

16-111

It was moved by Tarrell Gamble and seconded by George Wood to continue the dental plan contributions for Plan Year 2017, which provides a monthly subsidy equal to the single-party dental plan coverage premium of \$42.66 for the PPO plan and \$22.18 for the DeltaCare USA plan for retirees who are receiving ACERA allowances with ten or more years of ACERA service, are service connected disability retirees, or are non-service connected disability retirees as of January 31, 2014. This is a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employee Retirement Law, ACERA treats an equal amount of Supplemental Retiree Benefit Reserve assets as employer contributions for pensions. The motion carried 7 yes (*Amaral, Basgal, Cain-Darnes, Gamble, Rogers, Safer, Wood*), 0 no, and 0 abstentions.

Staff reported that based on the vision premium rates for Plan Year 2017, which is the same as that for 2016, the current projected annual cost to provide this non-vested benefit for 2017 is \$362,113.

16-112

It was moved by Tarrell Gamble and seconded by George Wood to continue the vision plan contributions for Plan Year 2017, which provides a monthly subsidy equal to the single-party vision plan coverage premium of \$4.24 for retirees who are receiving ACERA allowances with ten or more years of ACERA service, are service connected disability retirees, or are non-service connected disability retirees as of January 31, 2014. This is a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employee Retirement Law, ACERA treats an equal amount of Supplemental Retiree Benefit Reserve assets as employer contributions for pensions. The motion carried 7 yes (*Amaral, Basgal, Cain-Darnes, Gamble, Rogers, Safer, Wood*), 0 no, and 0 abstentions.

Keenan & Associates, ACERA's Benefits Consultant, and Staff provided information on ACERA-sponsored dental and vision plan renewal summaries including premiums for Plan Year 2017, claims experience, and plan utilization.

Staff provided information on retirees' Health Reimbursement Arrangement (HRA) account balances as of June 30, 2016 categorized by years of service, along with the balances for the same time period for 2014 and 2015.

Staff reported that OneExchange reimbursed some early retirees who reached age 65 and became Medicare eligible higher amounts than should have been allowed. This was because OneExchange did not load the file that identified these early retirees until June 2016. In addition, there were cases in which OneExchange reimbursed the retirees' dependent's medical expenses, which is not permitted under the HRA plan. Staff is working with OneExchange to recover the one overpayment and to resolve these reimbursement issues going forward.

Staff reported that there are currently less than 800 retirees who are potentially eligible for the Medicare Part B Premium Reimbursement Plan (MBRP) benefit, who have not taken advantage of this benefit. Letters and the MBRP Application form were sent to these retirees reminding them of this benefit, and providing information on the eligibility requirements and instructions on applying for the MBRP benefit.

A public comment was made requesting that at some future date, ACERA look into the cost of increasing the dental plans maximum benefit levels.

16-113

It was moved by Tarrell Gamble and seconded by George Wood to approve the August 3, 2016 Retirees Committee minutes. The motion carried 7 yes (*Amaral, Basgal, Cain-Darnes, Gamble, Rogers, Safer, Wood*), 0 no, and 0 abstentions.

Investment:

George Wood reported that the Investment Committee met on August 10, 2016 at 9:45 a.m. and highlighted the following:

Representatives from Angeles Equity Partners presented to the Committee the background, philosophy, strategy, investment process, and investment team of the Manager's fund. The Representatives discussed the Manager's exhaustive due diligence effort prior to making an investment and the focus on an operations-oriented strategy to create value and build great businesses when acquiring control positions in lower-middle market companies. These companies typically have some element of complexity that requires the unique experience of the Angeles team to maximize the value of the given portfolio company. In their prior experience with their former employer, the Representatives demonstrated the ability to deliver strong returns to investors by successfully transforming the operations of multiple businesses.

It was noted that a representative from Verus attended today's Board meeting to answer any questions.

16-114

It was moved by George Wood and seconded by Dale Amaral to adopt an up to \$35.0 million commitment to Angeles Equity Partners 1, L.P., pending completion of legal due diligence, background investigations, and successful contract negotiation. The motion carried 6 yes (Amaral, Basgal, Cain-Darnes, Rogers, Safer, Wood), 1 no (Gamble), and 0 abstentions.

Staff reported that it has been working with Verus on development of a proposed timeline, set of search criteria or minimum qualifications, and evaluation matrix for the Passive Indices Manager RFP.

Staff mentioned that it would update the minimum qualifications for fiduciary insurance to be consistent with the language in the General Investment Guidelines, Policies and Procedures.

The Investment Committee provided input and suggested altering the proposed weightings in the evaluation matrix. Specifically, the Committee recommended changing the Investment Management weighting from 20 to 25 points, Performance and Risk from 25 points to 30 points, and Fees from 25 points to 15 points. Organization and Compliance weightings will remain at 20 points and 10 points, respectively, for a total of 100 points.

Staff and Verus announced that the search will be for a manager who offers both domestic and international index services.

Staff will formally submit these three items (timeline, minimum qualifications, and evaluation matrix) for approval as an Action Item at the September 14, 2016 Investment Committee Meeting.

Representatives from Bivium provided updates on its organization, its investment process, philosophy, and performance. Since the last review in November 2014, Bivium has not changed its investment strategy or style and has been in compliance with ACERA's reporting requirements. Bivium explained that recent sub-manager changes were made, primarily, to achieve better performance.

For the one-year period ending 6/30/16, the account managed by Bivium returned -5.84% (gross), underperforming its benchmark (Russell 3000 + 100 bps) by 8.97%. For the five-year period ending 6/30/16, the account managed by Bivium returned 9.89% (gross), underperforming its benchmark by 3.11%. Owing to underperformance, Bivium had been placed on ACERA's Watchlist and Probation status, effective 3/06/12 and 6/04/12, respectively. Bivium said that it expects account performance to improve following recent changes to the account structure and manager composition.

16-115

It was moved by George Wood and seconded by Elizabeth Rogers that the Board approve the August 10, 2016 Investment Committee minutes. The motion carried 7 yes (Amaral, Basgal, Cain-Darnes, Gamble, Rogers, Safer, Wood), 0 no, and 0 abstentions.

Budget:

Board Chair Ophelia Basgal gave an oral report regarding today's Budget Committee meeting and reported that Staff completed its review of the Mid-year Operating Expense Budget and two variance analyses, a year-to-date review as of June 30, 2016, and an end-of-the-year forecast to December 31, 2016. The year-to-date analysis showed ACERA's operating expenses are approximately \$583,000 (\$582,893) under budget (excluding depreciation) increasing to approximately \$601,000 (\$600,949) including depreciation.

Staff reported that all of ACERA's operating expenses for the period are currently under budget with the exception of: Temporary Staffing Costs, Audit Fees, Legal Fees, Communications, Disability Legal Arbitration, and Board Employer Reimbursement. Fiscal Services Officer (FSO) Margo Allen presented and recommended to ACERA's Chief Executive Officer (CEO) the following line item adjustments (transfers) totaling \$493,000.00: **1)** \$250,00 from departmental salaries and corresponding fringe benefits from Administration (\$74,000), Benefits (\$71,000), Investments (\$55,000) and PRISM (\$50,000) to **Insurance**; **2)** \$100,000 from the deferred Pension Administration Project to **legal fees**; **3)** \$63,000 from depreciation to **disability arbitration**; **4)** \$50,000 from PRISM software maintenance and support and disaster recovery to **communications**; and **5)** \$30,000 from Board of Retirement conferences to **Board Employer Reimbursement**. Staff provided justification for the variances.

Fiscal Services Department Staff was congratulated for preparing such a comprehensive budget report and stated that the report met the Board's needs.

Fiscal Services Officer Margo Allen also gave an oral report at today's Budget Committee announcing that the conversion to ACERA's new budget software program went well and thanked Fiscal Services Department Staff for assisting with its smooth transition and implementation.

(Note: The formal written August 18, 2016 Budget Committee minutes will be included for approval on the September 15, 2016 Board Consent Calendar.)

OLD BUSINESS

- None

NEW BUSINESS

Joseph Fletcher, Chief Counsel Report

Chief Counsel Joseph Fletcher presented a handout outlining the basic rules and exceptions regarding conducting Closed Executive Session (CES) meetings, which provides: *1) the Board may not meet privately except under limited and express circumstances; 2) posted agendas must list the specific topic(s) and the relevant statutory authority; 3) the Board Chair must publically announce that there will be a CES meeting, publically report any action taken during the meeting, and disclose the vote of every (Board) member present; and 4) any final documentation or settlement/labor/employment agreement approved by the Board must be publically disclosed and/or made available upon request when the documents have been finalized.*

The major exceptions allowing the Board to conduct CES meetings are as follows:

Existing/Pending Litigation: if the agency (ACERA) has been named as party to the litigation it may seek legal advice from its legal counsel and make decisions on how to handle the litigation; a CES meeting is not to be used as a forum to conduct negotiations, mediation, or arbitration. The name of the case must be publically disclosed.

Threatened/Potential Litigation: if the case is based on specific, articulable facts that led legal counsel to believe there is a *significant threat* of litigation (*The Brown Act, Government Code (GC) Section 54956.9(d)(2)*). The Board may be required to publically disclose the facts (and parties) of the case.

Initiating Litigation: to seek legal advice on whether to protect ACERA's rights and interests. The status of the litigation must be publically disclosed.

Public Employment: to consider employment, executive compensation, evaluation of performance, discipline, or dismissal of a *public* employee. It was noted that the Board only has the authority for its one public employee: ACERA's Chief Executive Officer (CEO) and that executive compensation cannot be discussed under "Public Employment," it must be listed separately on the agenda under "Labor Relations" and cannot be discussed at a Special Board meeting.

Disability Hearings and Private Equity Investments: Mr. Fletcher provided an overview on special pension agency rules regarding disability hearings and private equity investment discussions in CES. Mr. Fletcher said that there is no authority that requires disability matters be held in CES. However, ACERA holds its disability hearings in that manner per the *Attorney General’s Opinion* which qualify disability hearings as a “Personal Matter.” It was noted that all relevant parties are allowed in the CES discussions.

The Board is also permitted to hold CES meetings to deliberate and discuss private equity investment issues (GC §54956.81 of *The Brown Act*). Any action taken and the participants involved must be publicly disclosed.

Other Topics Not Common to ACERA was also outlined in Mr. Fletcher’s handout.

Mr. Fletcher reported that the Court of Appeals upheld Marin County’s case regarding the amendment of the Public Employees’ Pension Reform Act (PEPRA) (Assembly Bill 197). The *Marin* case deals with restrictions on pension spiking and the inclusion of certain compensation elements that Boards (including ACERA) excluded from pensionable compensation for existing employees (non-retired). Mr. Fletcher reported that ACERA should receive a notice of (hearing) date for argument soon regarding the *DSA* matter and that he will provide the Board with status updates.

David Nelsen, Chief Executive Officer’s Report

Chief Executive Officer David Nelsen announced that the September 7, 2016 Retirees Committee meeting has been canceled.

Mr. Nelsen presented his August 18, 2016 written CEO Report, which provided an update for the following items: **1)** Senior Manager Recruitment; **2)** Committee/Board Action Items; **3)** Conference Schedule; **4)** Core Values Development; and **5)** CEO Outreach.

Mr. Nelsen also presented a CEO Operational Assessment of ACERA (Assessment), which provided a high-level overview of operational observations of the agency during his first few months as CEO. Mr. Nelsen acknowledged that ACERA has conscientious, dependable Staff who provide outstanding customer service to its stakeholders.

Mr. Nelsen’s Assessment focused on the following three primary areas: **1)** customer satisfaction by providing value added services as cost effectively as possible; **2)** ensuring team members are engaged in the work, improving our processes, commitment to exceeding our customers’ expectations; and **3)** development of supportive leadership that is committed to providing team members with the skills, tools, and opportunities to exceed those customer expectations.

Mr. Nelsen stressed how important it is for the Board/Staff to inform the public about the good work being performed at ACERA. Chair Basgal commented by stating that most of the recommendations received from ACERA’s Internal Audit Department focused on improving ACERA’s databases, information, governance and business processes, etc. which will not only reflect how ACERA satisfies its customers, but will also demonstrate to the public that ACERA is working efficiently as an organization.

CONFERENCE REPORTS

- None.

ANNOUNCEMENTS

- None.

PUBLIC INPUT

- None.

BOARD INPUT

- None.

ESTABLISHMENT OF THE NEXT MEETING

Thursday, September 15, 2016, at 2:00 p.m.

ADJOURNMENT

The meeting adjourned at approximately 2:37 p.m.

Respectfully Submitted,



David Nelsen
Chief Executive Officer

9/15/16

Date Adopted

APPENDIX A
APPLICATION FOR SERVICE RETIREMENT

AJANIKU, Salaashaki
Effective: 3/26/2016
Superior Court

EWING, Debra
Effective: 4/1/2016
Alameda Health System

ALONGI, Stephen F.
Effective: 2/27/2016
Public Works Agency

FLORES, Rosa E.
Effective: 3/26/2016
Health Care Services Agency

BAUMWIRT, Linda J.
Effective: 4/1/2016
Public Defender

HENNEMAN, Rikki
Effective: 3/26/2016
Social Services Agency

BEJARANO, Felicitas
Effective: 3/31/2016
Superior Court

HOLLINSHED-ALBERT, Eddy G.
Effective: 1/31/2016
Alameda Health System

BUFETE, Achilles T.
Effective: 4/1/2016
Social Services Agency

JACKSON, Debra D.
Effective: 1/18/2016
Alameda Health System - DEF

BULLOCK, Jacquelyn M.
Effective: 4/1/2016
Social Services Agency

JACOBSON, Howard I.
Effective: 4/1/2016
Sheriff's Office

CANTU, Mary L.
Effective: 3/26/2016
Social Services Agency

KUSALO, Sally A.
Effective: 3/27/2016
Library

CHOWDHRY, Usha N.
Effective: 10/2/2015
Alameda Health System

KIDANE, Tewolde T.
Effective: 4/1/2016
Social Services Agency

CONE, Terry M.
Effective: 1/23/2016
Superior Court

LEDEZMA, Maria E.
Effective: 4/1/2016
Social Services Agency

DORANTES, Marie E.
Effective: 12/5/2015
Social Services Agency

LEE, Karlene M.
Effective: 3/12/2016
Superior Court

EVANS, Pamela J.
Effective: 4/1/2016
Environmental Health

MALAVAZOS, Denise G.
Effective: 3/26/2016
Social Services Agency

APPENDIX A
APPLICATION FOR SERVICE RETIREMENT

MAREK, James W.
Effective: 3/27/2016
Sheriff's Office -DEF

MC CORMICK, Michael S.
Effective: 3/31/2016
Public Defender

MUNOZ, Melani P.
Effective: 4/1/2016
Treasurer-Tax Collector

PAPPALARDO, Albert P.
Effective: 4/1/2016
Public Health

REACHI, Ana M.
Effective: 3/28/2016
Superior Court

SCHEEVEL, Nanci F.
Effective: 3/18/2016
Housing Authority

SHIN, Barbara S.
Effective: 4/1/2016
ACERA

SMITH, Paul M.
Effective: 12/5/2015
Environmental Health - DEF

ZAMORA, Patricia E.
Effective: 7/1/2016
Behavioral Health Care Services - DEF

APPENDIX B
APPLICATION FOR DEFERRED RETIREMENT

HESS, Daniel R.
Library
Effective: 6/2/2016

ROBINSON PINON, Angela C.
Community Development Agency
Effective: 4/1/2016

KALISH, Marcy T.
Health Care Services Agency
Effective: 6/17/2016

SAETERN, Kao
Alameda Health System
Effective: 5/6/2016

MORRIS, Seth D.
Public Defender
Effective: 7/1/2016

SHAKOORI, Julia K.
Superior Court
Effective: 4/15/2016

PENA, Odette A.
Sheriff's Office
Effective: 4/8/2016

WALTON, David M.
Sheriff's Office
Effective: 7/9/2016

APPENDIX B-1
APPLICATION FOR NON-VESTED DEFERRED

ANAYA, Samantha W.
District Attorney
Effective: 6/17/2016

CHUN, Kristen S.
ACERA
Effective: 4/8/2016

MIRANDA, Harry A.
Sheriff's Office
Effective: 4/15/2016

WU, Aimei
Public Health
Effective: 6/3/2016

APPENDIX C
APPLICATION FOR DEFERRED TRANSFER

CLARIDGE, Frederick H.
Emergency Medical Services
Effective: 1/15/2016
Transferred to: California Public Employees' Retirement System

**APPENDIX D
LIST OF DECEASED MEMBERS**

ANDERSON, Eddie
6/30/2016
Alameda Health System

MARTIN, Theodore A.
7/25/2016
Superior Court

BAILEY, Wilma J.
7/6/2016
Public Works Agency

MASTORIS, Gertrude E.
7/14/2016
Survivor of James F. Mastoris

CHRISTIAN, Nadja C.
6/25/2016
Social Services Agency - DEF

ORTIZ, Frances M.
7/12/2016
Social Services Agency

DAVIS, Fred B.
7/21/2016
Probation - DEF

PAULSON, Lynda J.
7/25/2016
Behaviorial Health Care Services

DONATI, Harriet K.
6/29/2016
Superior Court

QUIST, Monica R.
7/8/2016
Survivor of Clarence G. Quist

GARCIA, Jacinto A.
7/11/2016
Alameda Health System

RICE, Randolph A.
7/15/2016
Probation

GORDON, Richard B.
7/5/2016
Public Works Agency

RUSS, Patricia C.
6/28/2016
Probation - DEF

HENDERSON, Mable L.
7/26/2016
Social Services Agency

SHERMAN, Yehuda
7/6/2016
Behaviorial Health Care Services

HOOKS, Ire B.
6/23/2016
Alameda Health System

SPICER, Dorothy
7/4/2016
Treasurer-Tax Collector

LEONHARDT, Rose M.
7/18/2016
Social Services Agency

WINKFIELD, Augusta
6/29/2016
Health Care Services Agency

ZETTERHOLM, Walter A.
7/28/2016
General Services Agency

APPENDIX F
APPLICATION FOR DISABILITY RETIREMENT

Name: Chen, Ivy
Type of Claim: Non-Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Chen a non-service connected disability and to require future annual medical examinations and questionnaires.

Approve Ms. Chen's request to pursue a service connected disability retirement.

Name: Hernandez, Yvette
Type of Claim: Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Hernandez a service connected disability and to not require future annual medical examinations and questionnaires at this time.

Based on Dr. Wagner's and Staff's review and determination of Ms. Hernandez's ability to determine the permanency of her incapacity, to grant Ms. Hernandez's request for an earlier effective date.

Name: Sams, Albert
Type of Claim: Annual Review for SCD (Granted on 7/16/15)

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to continue the allowance for service connected disability and to require future annual medical examinations and questionnaires.
