

**BEFORE THE
TEACHERS' RETIREMENT BOARD
STATE OF CALIFORNIA**

In the Matter of the Rejection of the Disability Benefits

Application Submitted by:

MATTHEW MATTISON,

Respondent.

CalSTRS No.: STRS20230009

OAH No.: 2025100094

PROPOSED DECISION

Jennifer M. Russell, Senior Administrative Law Judge, Office of Administrative Hearings, State of California, heard this matter by videoconference on August 24, 2026. James M. Lindsay, Senior Litigation Counsel, represented complainant California State Teachers' Retirement System (CalSTRS). Matthew Chevedden, Attorney at Law, Langenkamp Curtis Price Lindstrom & Chevedden, LLP, represented respondent Matthew Mattison, who was present throughout the hearing.

Testimony and documents were received in evidence. The record closed and the matter was submitted for decision at the conclusion of the hearing on August 24, 2026. The Administrative Law Judge makes the following Factual Findings, Legal Conclusions, and Order.

FACTUAL FINDINGS

Procedural and Jurisdictional Matters

1. In October 1998, respondent became a member of CalSTRS. Respondent's last day of actual performance of service with his employer was March 28, 2014, as discussed below.

2. Five years and five months later, on August 26, 2019, respondent filed with CalSTRS a Disability Benefits Application (Application) "for a disability benefit only." Respondent identified his impairment as "acid induced vocal cord dysfunction and laryngopharyngeal reflux," that allegedly began affecting his ability to work in 2008, but was not diagnosed until January 2018. (Exh. 6.)

3. By letters dated September 9, 2019, October 18, 2019, and November 1, 2019, CalSTRS requested respondent to produce medical documentation and other information necessary to process the Application. Each letter specified a 45-day deadline for the requested additional information and informed respondent that CalSTRS may reject the Application should he fail to provide requested medical documentation or information to substantiate disability by the deadline. (Exhs. 7, 8, and 9.)

4. As discussed below, respondent produced medical records and documentation that did not substantiate impairments qualifying him for disability retirement benefits.

5. By letter dated December 30, 2019, CalSTRS informed respondent of its decision to deny the Application.

6. On February 12, 2020, respondent, through his attorney, wrote CalSTRS requesting an Executive Review of the decision to deny the Application.

7. By letter dated February 17, 2023, CalSTRS informed respondent that it had conducted an Executive Review committee of the decision to deny his Application, and after careful consideration had determined to uphold the denial.

8. On May 12, 2023, CalSTRS received respondent's request for an administrative hearing. Thereafter, CalSTRS ordered both "a medical examination [and] review of medical documentation of [respondent] to determine whether [he was] incapacitated for performance of service." On April 24, 2024, respondent underwent the medical examination by an independent practicing physician with expertise in respondent's impairments. In reports dated May 10, 2024, and March 27, 2025, the physician determined that respondent did not meet the threshold requirements for disability benefits.

9. On September 25, 2025, Jeff Zimmer, complainant's Chief Benefits Officer, filed the Statement of Issues in his official capacity alleging respondent: (1) failed to apply timely for disability retirement benefits under Education Code section 24102; (2) failed to provide medical documentation substantiating a qualifying impairment under Education Code sections 24103 and 22450; and (3) does not meet the definition of "disabled" under Education Code section 22126.

10. On October 6, 2025, complainant served respondent a Notice of Administrative Hearing setting the matter for hearing on March 11 and 12, 2026. On January 28, 2026, complainant served an Amended Notice of Assigned Hearing Dates resetting the hearing to August 24 and 25, 2026.

11. All jurisdictional requirements are satisfied.

Respondent's Background and Employment History

12. While in college, respondent "got into teaching special education" when he volunteered for the Special Olympics working with children. Starting October 11, 1998, respondent worked intermittently as a substitute teacher. Beginning with the 2006/2007 academic year, respondent became a full-time special education teacher with the Los Angeles Unified School District (LAUSD). Neither party offered an LAUSD Duty Statement for Special Education Teacher for admission into the evidentiary record.

13. Respondent's formal performance evaluations for the 2006/2007, 2008/2009, 2009/2010, and 2010/2011 academic years each rated him as meeting standard performance requirements. None of the evaluations noted any performance deficiency or referenced any health condition affecting respondent's ability to perform his duties. (Exhs. 1 and 2.)

Respondent's Claimed Condition

14. According to respondent's testimony, he began experiencing coughing spells in 2008 that progressed into episodes where he would lose his breath and at times lose consciousness for several seconds. Respondent testified, "It started with a little cold and cough. At first, it was irritating but I kept going." Respondent elaborated that the last day of school in June 2008 was a pupil day. He recalled, "I couldn't work; I just did light paperwork."

15. Respondent explained that between 2008 and 2014, when he "ultimately left" LAUSD, he "sometimes would pass out." Respondent testified, "The cough would keep squeezing and I couldn't expel air. I would pass out three to five seconds . . . I would go to the breakroom to take a nap for 20 to 30 minutes . . . I had flare-ups at

work several times per day. The mornings were okay until 9 or 10. After that, they were severe. I didn't think I would survive. I that thought I had an illness that would kill me."

16. According to respondent, classroom aides covered his class during these episodes. Respondent testified, "My assistants covered me. The class was nonverbal—students had cognitive disabilities. My assistants liked me so they covered for me. . . . At first they thought I was going to expire. . . . [They] didn't report it to anybody." Respondent asserted "the administration knew but not to the degree that it was happening."

17. Respondent further testified, "Over time, moving closer to 2014, the nature of my condition changed from being invisible to being visible. I appeared punch drunk, dopey, strange. . . . Then the administration changed. People paid attention. The new staff and assistants were not as patient with me."

18. On cross-examination, respondent acknowledged between 2008 and 2014, no physician placed him on disability, or imposed work restrictions related to his claimed condition, or documented functional limitations affecting his ability to teach.

Respondent's Leave of Absence and Resignation

19. On March 27, 2014, respondent submitted to LAUSD s Certified Request for Leave of Absence. Respondent requested personal leave from April 10, 2014, through March 26, 2015, to care for his ailing mother. An accompanying Certification of Healthcare Provider, signed by respondent's mother's physician, notes the need for "24-hour care of all needs for the foreseeable future" for respondent's mother's condition. The certification does not mention respondent's own health. (Exh. 1 [A149-A153].) Respondent testified that doctors "thought my symptoms were stress-related. . . . Being home with my mom was less stressful."

20. LAUSD approved respondent's request for personal leave. (Exh. 1 [A155].)
Respondent utilized the approved personal leave for one day and thereafter respondent resigned, effective April 11, 2014. The Certified Resignation/Retirement Form respondent submitted to LAUSD contains no reference to any disabling medical condition. (Exh. 1 [A156].)

21. Respondent's last day of actual performance of service was March 28, 2014. His last day of compensation was April 9, 2014.

22. On April 11, 2014, respondent called CalSTRS to inquire about purchasing additional service credits. At hearing, the testimony of Ian Coen, complainant's designated expert witness, established that service credits are not relevant for determining disability benefits. The call was not transferred to CalSTRS's Disability Services Division. The record of the call contains no mention of any disability or inability of respondent to perform his duties.

23. Respondent testified he spent two and one-half years overseas "where people can take care of mom affordably." A pre-travel medical consultation note documents respondent describing the trip's purpose as for "vacation, missionary work, possibly teaching." Overseas, respondent "still had problems," but there was "no official diagnosis," although "a name was tossed about, something about weird breathing but it was not accepted by the medical community."

24. In early 2017, respondent attempted to return to his former teaching position with LAUSD. Respondent variously testified, "I applied to come back to the job and the principal declined a recommendation" and "My job was frozen. They wouldn't let me back. I thought I would get my position back and then apply for disability." The evidentiary record does not establish this outcome was related to a

medical condition. Respondent produced no diagnosis, treating physician opinion, or other medical documentation of incapacity from that period.

Gap in Medical Documentation

25. Respondent produced medical records for 2009 through 2012. The Mayo Clinic diagnosed respondent with acid induced vocal cord dysfunction in November 2010. There are no documents for 2013, 2015, 2016, or 2017. Respondent testified he received treatment from a physician named Dr. Anorga in 2013, but respondent was unable to produce any record of that treatment. For 2014, respondent produced only the LAUSD leave-of-absence paperwork in connection with his care for his ailing mother, which, as discussed above, is not a medical evaluation of respondent.

26. After returning to the United States, respondent obtained medical insurance. In January 2018, respondent returned to the Mayo Clinic, where he was ultimately diagnosed with vocal cord dysfunction associated with laryngopharyngeal reflux.

27. On November 7, 2019, respondent submitted to CalSTRS an unsigned letter from Dr. Sun Yoo addressed to "To Whom It May Concern." The letter states Dr. Yoo's treatment of respondent began in March 2019, that respondent "had not been able to work since 2014," and that "there are medical records to support" that statement. Dr. Yoo's letter does not, however, identify any records or any treatment of respondent before March 2019. Dr. Yoo's letter further states the duration of respondent's disability was "still to be determined." In the letter, Dr. Yoo estimates "it may take at least 6 months to re-evaluate [respondent's] status, but will likely be long term." (Exh. 14.) Dr. Yoo did not testify at hearing.

28. Medical documents respondent produced to CalSTRS do not support a finding of continuous incapacitation since from March 28, 2014, which was respondent's last day of actual performance of service for LAUSD.

29. Respondent additionally submitted to CalSTRS a November 17, 2019 narrative, in which he explains his delayed Application and acknowledges he did not continuously seek direct, consistent medical treatment" for his condition. Respondent writes,

I had erroneously thought that for me to be eligible for disability benefits I would have to have a clear and obvious affliction, such as having an accident and becoming a quadriplegic, or having multiple sclerosis or something of the nature where there is a clear diagnosis and full and immediate knowledge that there would be no recovery. Again in hindsight I realize that I had false beliefs. To an outsider and myself there were no outward signs that I was having problems. I also believed erroneously that a disabling condition would have to be clearly understood. "Something is wrong with me" would not suffice in my opinion to apply. That is what delayed my application timeline.

Secondly, I realize that the law dictates that I've needed to show continuous medical treatment for my condition throughout the time of leaving work and up until the time of my disability application. The repetitive process of going to doctors for years and having a narrow treatment palette

which I had tried repetitively to no avail taught me after several years, that there was no help to be coming from even the best medical institutions in the United States. So, I didn't continuously seek direct consistent medical treatment of my condition. It had become obviously futile to bring up my condition and repeat the same tests and the same ineffective treatments, again and again, ad infinitum. I was directed to examine the settings around times when my condition seemed to get worse or better, trying to find anything I could that may have been causing it. The stress of my job had been listed as a possible generic catch all of what may have been driving my condition.

(Exh. 10.)

Independent Medical Examinations

30. Pursuant to Education Code section 24103, subdivision (b), CalSTRS exercised its discretion to arrange an independent medical examination of respondent by Scott T. Anderson, M.D., Ph.D., a board-certified internist, rheumatologist, and geriatrician. Dr. Anderson examined respondent on April 24, 2024, reviewed respondent's medical records, and issued a 46-page Independent Medical Evaluation (IME) dated May 10, 2024, which was admitted in evidence as Exhibit 19. CalSTRS subsequently discovered certain records were inadvertently omitted from Dr. Anderson's initial examination and review and provided those records to him. Dr. Anderson thereafter issued a Supplemental Report dated March 27, 2025, which was admitted in evidence as Exhibit 20.

31. Dr. Anderson found no clear documentation of pathology involving respondent's cords or upper airway. He expressed skepticism regarding a reflux-based cause given the absence of any visualized vocal cord damage on direct examination by respondent's own treating specialist. He opined respondent's presentation was more consistent with a "functional disorder associated with anxiety subsumed under the specialty of psychiatry" than an organic physical impairment. He found respondent's subjective complaints "out of proportion" to an essentially unremarkable physical examination.

32. Based on his examination and record review, Dr. Anderson concluded respondent did not have a physical impairment that prevented him from performing his duties as a special education teacher on March 18, 2014; no such impairment existed continuously from March 18, 2014 to the present or would in the following 12 months; and respondent could return to work without restriction other than the use of a microphone for public speaking in a large auditorium, an accommodation not needed in a typical classroom setting.

33. In his Supplemental Report, Dr. Anderson responded to a request to rate respondent's condition. He characterized respondent's condition, if permanent, as a Class I voice/speech impairment, meaning a 10 percent speech impairment, corresponding to four percent whole-person impairment, under the AMA [American Medical Association] Guidelines to the Evaluation of Permanent Impairment (5th ed.) (AMA Guidelines). Dr. Anderson described respondent's condition using workers' compensation terminology as "a partial disability that does not rise to the level of substantial incapacity." Dr. Anderson confirmed respondent could return to work with only the microphone accommodation and respondent required no restriction in a typical classroom setting.

34. Dr. Anderson did not testify at hearing. The conclusions and opinions expressed in Dr. Anderson's May 10, 2024 IME and March 27, 2025 Supplemental Report were not refuted at hearing.

Hearing Testimony

35. At hearing, Mr. Coen, complainant's designated expert witness, described CalSTRS's multi-step disability review and appeal process, the statutory eligibility and documentation requirements of Education Code sections 24101 through 24103 and 22126, and his review of respondent's complete file. Mr. Coen testified respondent had not established either the timely-application exception in Education Code section 24102, subdivision (a)(2), or the statutory definition of disability in Education Code section 22126. CalSTRS therefore had no legal authority under Education Code section 24103, subdivision (g), to grant the application. On cross-examination, Mr. Coen acknowledged Dr. Anderson's use of the workers' compensation term "partial permanent disability," but credibly explained without contradiction that this workers' compensation classification is distinct from, and does not establish, the definition of "disability" applicable to CalSTRS retirement benefits under Education Code section 22126.

36. As discussed above, respondent testified about his subjective experience of a frightening and disruptive medical condition beginning in 2008. He described experiencing choking, breathlessness, and brief loss of consciousness that evolved over time into chronic vocal impairment, fatigue, and grogginess, which he likened to feeling "punch drunk." He testified classroom aides covered for him during these episodes and that his condition, along with his need to care for his mother, ultimately factored into his decision to resign in 2014.

37. Consistent with his November 17, 2019 narrative discussed above, respondent testified he delayed applying for disability because he did not believe he could show a "clear and obvious affliction" since for many years he had no definitive diagnosis. He testified he applied for benefits in August 2019 after finally receiving a diagnosis in January 2018.

38. Respondent's testimony describing his subjective symptoms was sincere. Respondent's testimony, however, is not a substitute for the competent medical documentation the law requires.

LEGAL CONCLUSIONS

Applicable Statutory Provisions

1. Education Code section 22126 defines 'disability' or "disabled" as "any medically determinable physical or mental impairment that is permanent, or that can be expected to last continuously for at least 12 months, measured from the onset of the disability but no earlier than the day following the last day of actual performance of service that prevents a member from performing the member's usual duties for the member's employer, the member's usual duties for the member's employer with reasonable modifications, or the duties of a comparable level position for which the member is qualified or can become qualified within a reasonable period of time by education, training, or experience[.]"

2. Education Code section 24102, subdivision (a), specifies the timing requirements and application periods for a member to apply for a CalSTRS disability allowance. CalSTRS may authorize a disability retirement allowance only if the member's application is submitted during one of four enumerated periods. Because

respondent did not apply while employed, while on a compensated leave of absence, or within four months of the termination of employment, the only potentially applicable provision is subdivision (a)(2), which requires submission of the Application "[w]hile the member is physically or mentally incapacitated for performance of service and the incapacity has been continuous from the last day of actual performance or service for which compensation is payable to the member."

3. Education Code section 24103, subdivision (a), requires the member to "provide medical documentation substantiating the impairment qualifying the member for the disability retirement." Subdivision (c) authorizes CalSTRS to reject the application if the member fails to provide requested medical documentation within 45 days of the request. Subdivision (g) provides, when determining whether a member meets the definition of disability under section 22126, that CalSTRS "shall make a determination on the basis of competent medical documentation." Education Code section 22450, subdivision (a), separately requires a member to furnish information, including medical documentation affecting his status as a member.

4. Education Code section 22308, subdivision (a), authorizes the CalSTRS board to correct errors or omissions made by members, among others. Subdivision (a)(1) provides the errors or omissions must be the result of mistake, inadvertence, surprise, or excusable neglect, as those terms are used in Civil Code of Procedure section 473. Subdivision (a)(2) provides the correction shall "not provide the party seeking correction with a status, right, or obligation not otherwise available." Subdivision (b) provides that "[f]ailure by a member 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."

Standard and Burden of Proof

5. Respondent bears both the burden of producing evidence and the burden of persuasion by a preponderance of the evidence to establish he has complied with the applicable statutory provisions and is therefore entitled to the disability retirement allowance he seeks. (*Coffin v. Department of Alcoholic Beverage Control* (2006) 139 Cal.App.4th 471, 476; *McCoy v. Board of Retirement* (1986) 183 Cal.App.3d 1044, 1051, fn. 5; *Greator v. Board of Administration* (1979) 91 Cal.App.3d 54, 57; *Lindsay v. County of San Diego Retirement Board* (1964) 231 Cal.App.2d 156, 161-162; Gov. Code, §§ 11500, 11504.)

6. "'Preponderance of the evidence means evidence that has more convincing force than that opposed to it.' (Citations.) . . . [T]he sole focus of the legal definition of 'preponderance' in the phrase 'preponderance of the evidence' is the *quality* of the evidence. The *quantity* of evidence presented by each side is irrelevant." (*Glage v. Hawes Firearms Company* (1990) 226 Cal.App.3d 314, 324-325; original italics.) In meeting the burden of proof by a preponderance of the evidence, respondent "must produce substantial evidence, contradicted or un-contradicted, which supports the finding." (*In re Shelley J.* (1998) 68 Cal.App.4th 322, 339.)

Analysis

FIRST CAUSE FOR DENIAL: THE APPLICATION WAS NOT TIMELY

7. Respondent's last day of actual performance of service was March 28, 2014. CalSTRS did not receive respondent's Application until August 26, 2019, which is more than five years later. Respondent's Application is timely only if he proves by a preponderance of the evidence he was physically or mentally incapacitated for

performance of service continuously from March 29, 2014 through August 26, 2019.
(Ed. Code, § 24102, subd. (a)(2).)

8. Respondent has not met his burden. Respondent produced no medical records for 2015, 2016, or 2017. He produced only one 2014 record, which is not a medical evaluation of respondent, and which attributes his leave to his mother's illness, not to his own condition. Respondent resigned for stated personal reasons, and he signed his resignation and leave paperwork under penalty of perjury without reference to a disabling condition of his own. Additionally, respondent never mentioned any disability when he called CalSTRS on the very day his resignation took effect.

9. Respondent did not seek reinstatement with LAUSD until early 2017, approximately three years later. Even then, he produced no medical evidence of incapacity from that period. Dr. Yoo's November 7, 2019 letter, the only document respondent offers to bridge this gap, identifies no medical record supporting continuous incapacitation since 2014. That letter states Dr. Yoo's treatment of respondent began in March 2019, and reports the duration of respondent's condition was "still to be determined." The letter does not retroactively establish five years of continuous incapacitation. Additionally, Dr. Anderson's unrefuted independent medical examination confirms no physical condition prevented respondent from performing his duties from March 28, 2014 to the present. Respondent has therefore failed to establish timeliness under Education Code section 24102, subdivision (a)(2).

SECOND CAUSE FOR DENIAL: FAILURE TO PROVIDE COMPETENT MEDICAL DOCUMENTATION

10. CalSTRS has discretion to reject an application when a member fails to provide requested medical documentation within 45 days of the request. (Ed. Code, § 24103, subd. (c).) Fundamentally, CalSTRS may find a member “disabled” under section 22126 only “on the basis of competent medical documentation.” (Ed. Code, § 24103, subd. (g).) Dr. Yoo’s brief, unsigned letter, which postdates the relevant period by years, references no supporting records for that period, and expressly declines to state a firm prognosis, is not competent medical documentation of continuous incapacitation from 2014 forward. No other medical documentation in the evidentiary record fills the gap. Respondent’s Application is therefore subject to rejection under Education Code sections 24103 and 22450 for failure to provide medical documentation substantiating his claimed impairment despite CalSTRS’s repeated, specific and timely written requests. (See *Duarte v. State Teachers’ Retirement System* (2014) 232 Cal.App.4th 370.)

THIRD CAUSE FOR DENIAL: RESPONDENT DOES NOT MEET THE DEFINITION OF “DISABLED”

11. Independently of the foregoing, respondent has not established he is “disabled” within the meaning of Education Code section 22126. Dr. Anderson’s IME and Supplemental Report articulate the only medical opinion in the evidentiary record addressing whether respondent’s claimed condition prevented him from performing his usual duties. Dr. Anderson found no organic pathology of the vocal cords or airway, found respondent’s subjective complaints out of proportion to his physical presentation, and concluded respondent could perform his duties as a special

education teacher with reasonable accommodation limited to a microphone for public address in a large auditorium. Even crediting Dr. Anderson's supplemental characterization of respondent's condition as a 10 percent speech impairment corresponding to four percent whole-person impairment, under AMA Guidelines, respondent's condition does not, as Dr. Anderson stated, "rise to the level of substantial incapacity" and does not prevent respondent from performing his usual duties with reasonable accommodation. Respondent offered no contrary expert medical opinion. Respondent's personnel file reflecting only satisfactory evaluations without any noted deficiency or reference to a health-related limitation throughout his tenure at LAUSD corroborates Dr. Anderson's conclusion rather than respondent's claim. Respondent has therefore failed to meet his burden of proof establishing he is "disabled" within the meaning of Education Code section 22126.

EDUCATION CODE SECTION 22308 PROVIDES NO BASIS FOR RELIEF

12. Respondent contends his delay applying for disability benefits is attributable to his mistaken belief that was required to demonstrate "a clear and obvious affliction," and this mistake should be treated as a correctable error or omission under Education Code section 22308. Even assuming such a mistaken belief could qualify as an "error or omission" with the meaning of subdivision (a)(1), correction is unavailable in this matter. Subdivision (a)(2) forbids using section 22308 to grant a member "a status, right, or obligation not otherwise available." Because respondent has not established he meets the definition of disability under section 22126, granting the requested correction would do exactly that. In addition, subdivision (b) requires a member, such as respondent, to make the inquiry that would be made by a reasonable person. The evidentiary record does not show that any such

inquiry by respondent, or any in inaccurate or incomplete information from CalSTRS.
Education Code section 22308 therefore provides no basis for relief.

Conclusion

13. As the agency responsible for its administration, CalSTRS's interpretation and enforcement of the Teacher's Retirement Law is entitled to great weight and will not be disturbed absent clear error. (*Cummings v. California State Teachers' Retirement Board* (1966) 241 Cal.App.2d 149,157.) CalSTRS's determination respondent's Application is untimely, inadequately documented, and does not establish disability is supported by the evidentiary record and consistent with the governing statutory provisions.

14. By reason of Factual Findings 1 through 38 and Legal Conclusions 1 through 15, cause exists to affirm CalSTRS's rejection of respondent's Application for disability retirement benefits.

ORDER

1. Respondent Matthew Mattison's appeal from the rejection of his Disability Benefits Application is DENIED.

2. CalSTRS's December 30, 2019 rejection of respondent Matthew Mattison's Disability Benefits Application, as upheld on Executive Review on February 17, 2023, is AFFIRMED.

DATE: **09/23/2026**

Jennifer Russell

JENNIFER M. RUSSELL

Senior Administrative Law Judge

Office of Administrative Hearings