

MUNICIPAL FIRE AND POLICE RETIREMENT
SYSTEM OF IOWA
7155 Lake Drive, Suite 201
West Des Moines, IA 50266

IN THE MATTER OF:

RODNEY LONG,

Applicant.

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DECISION

Iowa Code § 411.6(3) (2024) and
Iowa Code § 411.6(5) (2024)

STATEMENT OF THE CASE

Rodney Long (“Applicant”) filed his application for an accidental disability pension on or about April 16, 2025. On July 31, 2025, the Medical Board of the University of Iowa Hospitals and Clinics reported to the System its findings regarding Applicant’s disability. The System made an initial decision awarding accidental disability benefits for heart disease, left knee and right ankle injuries, and ordinary disability benefits for left shoulder and PTSD on September 2, 2025. On January 24, 2025, Applicant filed a timely appeal challenging the denial of an accidental disability pension for PTSD and his left shoulder. A hearing was held before the Disability Appeals Committee of the Board (comprised of Nickolas Schaul, Duane Pitcher, and Frank Guihan) on February 25, 2026, at the offices of the System. Duane Pitcher served as Chair. Applicant appeared and was represented by attorney Christopher Stewart. The City of Ottumwa (the “City”) appeared and was represented by Barbara Codjoe, HR Director. Daniel Cassidy, Director, appeared on behalf of the System. Jennifer Lindberg was present as counsel to the Committee. Testimony was received from Applicant. The parties submitted post-hearing briefing.

FINDINGS OF FACT

The Committee, having reviewed the evidence of record, finds as follows:

The Application, Medical Records, and Applicant’s Exhibits

1. Applicant was born on June 4, 1979. Applicant commenced service as a firefighter for the City of Ottumwa on January 11, 2010. As of the date Applicant filed his application for disability benefits, Applicant held the rank of Master Firefighter with the Ottumwa Fire Department. Applicant’s last working day on the job was December 9, 2023. At the time of his application for disability benefits, Applicant was still employed by the City of Ottumwa, but the application materials provided by

the city state he refused light duty. Accordingly, the Applicant uses accrued time for 40 hours per week and the city is paying the rest of the weekly hours as injury. **MFPRSI Ex. 1.**

2. On July 31, 2025, the System's Medical Board opined that Applicant is unable to perform the full duties of a master firefighter as a consequence of heart disease (microvascular angina secondary to endothelial dysfunction); as a consequence of post-traumatic stress disorder ("PTSD"); and as a consequence of ongoing symptoms secondary to past left knee, left shoulder, and right ankle injuries. The Medical Board opined that Applicant is physically and mentally incapacitated from performance of the functional demands of the position as described by the System. The Medical Board further opined that this incapacity is likely to be permanent based on the impression that these incapacities will last at least one year's duration. **MFPRSI Ex. 5.**
3. The System issued a decision awarding accidental disability benefits on heart disease, left knee, and right ankle, and ordinary disability benefits due to PTSD and left shoulder injuries. **MFPRSI Ex. 7.** Applicant's appeal was timely filed with the System on September 30, 2025. Applicant appealed the determination that his PTSD and left shoulder injuries do not meet the requirements for accidental disability benefits. **MFPRSI Ex. 8.** The City did not appeal the decision.
4. Applicant reported issues with depression since the age of fourteen. **MFPRSI Ex. 4B-67.** In 2022, Applicant entered IAFF Center of Excellence for substance abuse rehabilitation. **MFPRSI Ex. 4C-1.** The records reflect treatment for depression and PTSD on and off from 2022 to 2025 from providers at River Hills Community Health Center. **MFPRSI Ex. 4B.** At a visit in 2023, he noted he had witnessed many traumatic events while working as a firefighter, including responding to the call for his father when he had a heart attack. **MFPRSI Ex. 4B-77.** He reported difficulty sleeping due to nightmares about incident calls, including responding to the call for his father. **MFPRSI Ex. 4C-52.** Most of the records reference his concerns regarding his romantic relationships and family relationships, and have little mention of work-related concerns.
5. Applicant reports a history of chronic left shoulder pain. The record contains limited records relating to treatment for left shoulder pain. In May 2024, Applicant sought treatment from Dr. Nicholson related to shoulder pain. The notes state that Applicant suffered from persistent left shoulder pain with previous MRI evidence of partial-thickness rotator cuff tear and AC joint osteoarthritis. **MFPRSI Ex. 4A-75 and 4A-76.** The notes suggest prior pain injections to the left shoulder. *Id.*
6. The record contained no incident records reflecting a left shoulder injury, and no evidence was presented regarding the left shoulder injury at the hearing or in post-hearing briefing.

Applicant's Testimony

7. Applicant testified about three traumatic events experienced during his career which he believes are traumatic, unexpected, or unusual compared to the experiences of other firefighters in Iowa.
8. The first event occurred in January 2014, when he was called to a residence to assist with an infant child who was reported not to be breathing (the "January 2014 Event"). When he arrived, police officers were performing mouth to mouth resuscitation on the infant. He and his partner took over and continued doing CPR until the ambulance arrived. The infant did not survive the medical incident.
9. Applicant testified that following the January 2014 Event, he attended a critical stress debriefing with other first responders. This was only one of two such debriefings he was aware of happening during his employment at the fire department.
10. The second event occurred on November 8, 2016, when he heard a call for medical assistance to his parents' residence while he was on shift (the "November 2016 Event."). While his station was not sent to the scene, Applicant left his station and drove to his parents' residence in his personal vehicle. Upon arrival, he witnessed first responders performing CPR on his father. His father died shortly after arriving at the emergency room.
11. The third event occurred on February 3, 2019, when Applicant responded to a residential structure fire (the "February 2019 Event"). When he arrived at the home, he observed an individual lying on the ground just outside the front door with his lower body remaining inside the home. Applicant and his partner attempted to pull the individual fully out of the home, and Applicant testified the man's skin separated from his body during that effort. They were successful in pulling him out and away from the fire, and Applicant recalls the individual begging for Applicant to not let him die. The individual ultimately succumbed to his injuries.
12. Applicant testified that following the February 2019 Event, he again attended a critical stress debriefing. This was the second such debriefing he was aware of during his time with the City of Ottumwa.
13. With each of these incidents, he describes suffering from flashbacks, night terrors, and substance abuse.
14. In his post-hearing briefing, Applicant argues the multiple events reported in his application support an award of accidental disability. Applicant argues that the initial decision failed to recognize the "emotional severity and unusual stress" of the incidents regarding the January 2014 Event and February 2019 Event. The brief acknowledges that a structure fire is not an unusual occurrence for a firefighter. Applicant's brief details his symptoms and responses to these incidents to support a finding of accidental disability. Applicant also argues that the critical stress debriefings demonstrate these were rare occurrences.

15. The City of Ottumwa also submitted a post-hearing brief. In the brief, the city argued the record evidence does not prove that a qualifying work event, judged under the standard applicable to firefighters, caused an accidental disability under section 411.6(5). The City argued the January 2014 Event and February 2019 Event were tragic but occupationally routine calls for a firefighter. The city argued the testimony showed that Applicant followed protocol in both events and these types of events are those for which he was trained. The city also argued the November 2016 Event was a family emergency rather than an unusually traumatic work event.

CONCLUSIONS OF LAW

1. Iowa Code § 411.6(3) states:

3. Ordinary disability retirement benefit. Upon application to the system, of a member in good standing or of the chief of the police or fire departments, respectively, any member in good standing shall be retired by the system, not less than thirty and not more than ninety days next following the date of filing the application, on an ordinary disability retirement allowance, if the medical board after a medical examination of the member certifies that the member is mentally or physically incapacitated for further performance of duty, that the incapacity is likely to be permanent, and that the member should be retired. However, if a person's membership in the system first commenced on or after July 1, 1992, the member shall not be eligible for benefits with respect to a disability which would not exist, but for a medical condition that was known to exist on the date that membership commenced. A medical condition shall be deemed to have been known to exist on the date that membership commenced if the medical condition is reflected in any record or document completed or obtained in accordance with the system's medical protocols pursuant to section 400.8, or in any other record or document obtained pursuant to an application for disability benefits from the system, if such record or document existed prior to the date membership commenced. A member who is denied a benefit under this subsection, by reason of a finding by the medical board that the member is not mentally or physically incapacitated for the further performance of duty, shall be entitled to be restored to active service in the same position held immediately prior to the application for disability benefits. The member-in-good-standing requirement of this subsection may be waived for good cause as determined by the board. The burden of establishing good cause is on the member.

2. Iowa Code section 411.6(5) states (in relevant part) as follows:

5. Accidental disability benefit.

a. Upon application to the system of a member in good standing, of an ordinary disability beneficiary, or of the chief of the police or fire departments, respectively, any member in good standing or ordinary

disability beneficiary *who has become totally and permanently incapacitated for duty as the natural and proximate result of an injury or disease incurred in or aggravated by the actual performance of duty or arising out of and in the course of employment, or while acting, pursuant to order, outside of the city by which the member is regularly employed, shall be retired by the system*, or may have a retirement for an ordinary disability converted to a retirement for an accidental disability, if the medical board certifies that the member or ordinary disability beneficiary is mentally or physically incapacitated for further performance of duty, that the incapacity is likely to be permanent, and that the member should be retired or should have a retirement for an ordinary disability converted to a retirement for an accidental disability. However, if a person's membership in the system first commenced on or after July 1, 1992, the member or ordinary disability beneficiary shall not be eligible for benefits with respect to a disability which would not exist, but for a medical condition that was known to exist on the date that membership commenced. A medical condition shall be deemed to have been known to exist on the date that membership commenced if the medical condition is reflected in any record or document completed or obtained in accordance with the system's medical protocols pursuant to section 400.8, or in any other record or document obtained pursuant to an application for disability benefits from the system, if such record or document existed prior to the date membership commenced. A member who is denied a benefit under this subsection, by reason of a finding by the medical board that the member is not mentally or physically incapacitated for the further performance of duty, shall be entitled to be restored to active service.

3. No evidence was presented showing Applicant was not a member in good standing at the time he submitted his application for an accidental disability retirement.
4. The Medical Board opined that Applicant was totally and permanently disabled as a result of his PTSD. The Medical Board diagnosed Applicant with PTSD. *See MFPRSI Ex. 5-14.*
5. The question before the Committee is whether Applicant's PTSD, anxiety disorder, or insomnia constitute an injury or disease for which accidental disability benefits are available under Iowa Code Chapter 411.¹
6. Iowa Code §411.6(5)(d) states:

To establish that a mental incapacity occurred as the natural and proximate result of an injury or disease incurred in or aggravated by the actual performance of duty or arising out of and in the course of the employment, or while acting, pursuant to order, outside of the city by which the member

¹ While the initial notice of appeal indicated Applicant was appealing the decision of an ordinary disability for his left shoulder, Applicant's hearing and record evidence was limited solely to his appeal of the PTSD ordinary disability benefit.

is regularly employed, *the member must demonstrate that the mental incapacity is traceable to a readily identifiable work event constituting a manifest happening of a sudden traumatic nature from an unexpected cause or unusual strain in the workplace. Whether an incident is traumatic, unexpected, or unusual is determined by comparing the incident, and not the effect on the member, to the experiences of other police officers or fire fighters in Iowa.* A member must be able to trace their mental injury to a specific event or events in the workplace to be eligible for accidental disability benefits.

Iowa Code §411.6(5)(d) (emphasis added).

7. Section 411.6(5)(d) places the burden of establishing the right to an accidental disability benefit for mental incapacity on the member. *See* Iowa Code § 411.6(5)(d).
8. There are at least two requirements to establish a mental incapacity is compensable as an accidental disability benefit: (1) that the incapacity is traceable to a readily identifiable work event; and (2) that the work event constitutes a manifest happening of a sudden traumatic nature from an unexpected cause or unusual strain in the workplace. In other words, the Applicant must make a showing regarding the traceability of the mental incapacity to the injury, and about the nature of the incident being “traumatic, unexpected, or unusual.”
9. The Committee denies accidental disability benefits on basis that Applicant did not meet his burden to establish that the alleged incidents were of a sufficient nature to qualify for an accidental disability benefit. For purposes of the Committee’s accidental disability analysis, the relevant “incidents” are the portion of each incident that Applicant observed or participated in. This conclusion is supported by the Legislature’s reference to a “work event,” which strongly suggests that the event at issue must be tied to what the Applicant did (his work) at the incident.
10. The Committee finds the November 2016 Event, responding to his father’s medical emergency, is not an event that occurred in the actual performance of duty or within the course of employment. While Applicant was on shift when the call came in, his station was not asked or directed to respond to the call. Applicant was not asked or directed to respond to the call. Applicant chose to leave the station via personal vehicle to tend to his family emergency. Applicant did not testify that he worked on the incident, but only was asked to carry in a piece of equipment.
11. The Committee finds Applicant traced an aggravation of anxiety or PTSD to two work events: the January 2014 Event and February 2019 Event. Thus, the Committee considered whether these events were traumatic, unexpected, or unusual when compared to the experience of Iowa officers.
12. The System’s Policy Statement regarding mental injury factors, approved by the Board of Trustees on August 15, 2024, provides relevant guidelines for the Committee’s consideration of this issue by establishing a list of relevant factors,

which include: (1) whether the event(s) resulting in the mental injury is something for which the member received training; (2) whether, with respect to the event(s) resulting in the mental injury, the applicant's department or supervisor followed or deviated from standard protocols in the profession (whether at the time of or following the event(s)); (3) the applicant's degree of familiarity with a victim prior to the event or events; (4) the culpability or innocence of the victim(s); and (5) whether the event(s) occurred in close proximity to other stressful events. This list is not exclusive, and the Committee may consider other relevant factors as well. The Committee may weigh certain factors more heavily than others depending on the specific facts of an appeal. The Committee finds that the first three enumerated factors weigh against awarding accidental disability benefits, the fourth weighs in favor of accidental disability benefits, and the fifth factor weighs against awarding accidental disability benefits. The Committee strongly considered the fact that the events at issue were events that a firefighter may reasonably expect to occur during their career.

13. Applicant's evidence, including the legal briefing, does not satisfy his burden of establishing that any of the readily identifiable work events were traumatic, unexpected, or unusual when compared to the experience of Iowa officers.
14. Additionally, the Committee notes that under the statute, the nature of the incident is viewed under an objective, Iowa officer standard, not based on the effects on the Applicant. *See* Iowa Code § 411.6(5)(d). Therefore, Applicant's testimony and briefing that he has experienced an increase in symptoms cannot turn either incident into one that is traumatic, unexpected, or unusual.

DECISION

The appeal for an accidental disability pension on behalf of Rodney Long under Chapter 411 is hereby denied. Applicant will continue to receive an ordinary disability benefit due to PTSD and anxiety disorder.

Dated this 9 day of April 2026.



Duane Pitcher, Chair
Disability Appeals Committee

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the foregoing instrument was served upon each of the attorneys of record of all parties to the above-entitled cause by enclosing the same in an envelope addressed to each such attorney at such attorney's address as disclosed by the pleadings of record herein on the 9th day of April, 2026.

By: U.S. Mail Facsimile
 Hand Delivered Overnight Courier
 Federal Express Other *Email*

Signature *Ryan Battell*