

2026 IL App (4th) 251251-U

NOTICE

This Order was filed under Supreme Court Rule 23 and is not precedent except in the limited circumstances allowed under Rule 23(e)(1).

NO. 4-25-1251

IN THE APPELLATE COURT
OF ILLINOIS

FILED

August 31, 2026
Carla Bender
4th District Appellate
Court, IL

FOURTH DISTRICT

DANIEL HALEY,	)	Appeal from the
Plaintiff-Appellant,	)	Circuit Court of
v.	)	Rock Island County
EAST MOLINE FIREFIGHTERS' PENSION	)	No. 24MR93
FUND and THE BOARD OF TRUSTEES OF THE	)	
EAST MOLINE FIREFIGHTERS' PENSION	)	Honorable
FUND,	)	John L. McGehee,
Defendants-Appellees.	)	Judge Presiding.

JUSTICE DeARMOND delivered the judgment of the court.
Presiding Justice Steigmann and Justice Harris concurred in the judgment.

ORDER

¶ 1 *Held:* The appellate court affirmed, finding the decision of the Board of Trustees of the East Moline Firefighters' Pension Fund denying plaintiff's application for line-of-duty disability benefits did not stand against the manifest weight of the evidence.

¶ 2 Plaintiff, Daniel Haley, filed a complaint for administrative review of a decision by defendant, the Board of Trustees of the East Moline Firefighters' Pension Fund (Board), denying his application for a line-of-duty disability pension. The trial court affirmed the Board's decision. Haley appeals, raising multiple issues that we condense into one—whether the Board's decision stands against the manifest weight of the evidence. We affirm.

¶ 3 I. BACKGROUND

¶ 4 A. Pension Applications and Fitness Evaluations

¶ 5 In July 2018, while on administrative leave for making what were perceived to be threats against his employer, the East Moline Fire Department (department), Haley filed an

application for line-of-duty disability or occupational disease disability pensions pursuant to sections 4-110 and 4-110.1 of the Illinois Pension Code (40 ILCS 5/4-110, 4-110.1 (West 2018)). He alleged he could no longer perform his full duties as a firefighter due to his compromised immune system from chemotherapy and occupational cancer. He dated his injury or condition to April 1, 2010.

¶ 6 In 2018, Haley underwent two independent psychological evaluations with Thomas R. Campion, Ph.D., to assess his fitness for duty in the wake of the threats he made. During his February 2018 evaluation, Haley “appeared agitated and frustrated” and “challenged the process and its effectiveness to assess him adequately.” Haley described his problems at work, attributing them to what he believed were subjective performance reviews. He wanted to expose the department’s mistreatment because he believed he had been targeted and discriminated against, and the department was looking for a way to get rid of him. Haley acknowledged he was not easy to get along with, but he believed ability was more important than personality. Dr. Campion observed that Haley appeared agitated, frustrated, and disheveled. Haley discussed his physical health, his 2010 cancer diagnosis, and his attention-deficit/hyperactivity disorder. Psychological testing, including the Minnesota Multiphasic Personality Inventory, Second Edition (MMPI-2) and the Millon Clinical Multiaxial Inventory-IV (MCMI-IV), indicated Haley suffered emotional and psychological distress. Haley identified his stressors as his finances, rental business, and marriage. He said he did not like his job and should not be working with sick people due to his poor immune system. Haley became visibly emotional when he discussed losing his dog in 2015 and a 1998 car accident in which his brother died and he was injured. “[B]ased on the information available at the time of the examination, and with a reasonable degree of psychological certainty,” Dr. Campion found “Haley [was]

questionable in his ability to function at a level necessary to perform his duties as a Firefighter,” meaning Haley was unfit for duty.

¶ 7 In December 2018, Haley presented to Dr. Campion with two return-to-work notices from his psychiatrists. He “expressed interest in returning to work.” The results from the MMPI-2 and MCMI-IV again revealed that Haley suffered from emotional difficulties. Haley said that “[h]e would like to go back to work, but finds working at the department stressful. He does not trust the department or administration.” “He stated that he really does not like work and if he never went back, he would be okay; however, he needs the money in order to keep his life together.” Haley discussed his mental health treatment and reported he had been diagnosed with bipolar disorder and post-traumatic stress disorder (PTSD). He said he did not find therapy helpful and ended it. Dr. Campion again found Haley unfit for duty and recommended that Haley reengage in mental health treatment and medication.

¶ 8 Still on leave and now twice deemed unfit for duty, Haley filed a second disability application on February 21, 2019. With this application, he sought, alternatively, line-of-duty, nonduty, or occupational disease disability pensions. He claimed he was unable to perform his duties as a firefighter due to PTSD and a compromised immune system from occupational cancer. He dated this injury to January 2, 2016.

¶ 9 B. First Hearing Before the Board

¶ 10 In November 2021, the Board convened a hearing on Haley’s applications. Haley’s attorney asserted he intended to focus the Board’s attention on the “most recent application for disability benefits” and argued Haley was disabled from performing his duties as an East Moline firefighter “due to [PTSD].” Counsel acknowledged that “[t]he occupational cancer was one of the multiple substrata of [Haley’s] condition,” but he maintained the case

would “focus *** on the [PTSD].” Counsel called one witness, Haley.

¶ 11 1. *Haley’s Testimony*

¶ 12 Haley testified he began working as a firefighter and emergency medical technician (EMT) for the department on September 4, 2005. By 2016, he had been promoted to engineer and paramedic. He described his duties as a firefighter and paramedic generally before honing in on one specific medical call.

¶ 13 a. January 2, 2016

¶ 14 Haley recalled being on duty “at station 21 and we were dispatched for a pregnant woman” in labor “a few blocks down.” As they arrived, “there was a guy frantically waving us down outside.” He recounted the following:

“He let us into the house, very chaotic, crazy scene, lots of people—lots of people in the house, lots of people outside, yelling, crying. They led us to a very small bathroom where an older lady and—was standing and pointing into the shower where a young lady was naked standing in the shower with a baby hanging out of her breech, the legs dangling there about the umbilical cord. I could see that the baby could not move or breath. [*sic*]

*** This baby obviously was not—this woman was 19 years old. She had not received any prenatal care, it was her first child. The legs from where the baby was hanging out was a deep, deep purple. You could tell the circulation, there was no blood flow. So I immediately stuck my arms into this woman trying to relieve the pressure and create an airway and blood flow for the

baby from the umbilical cord.”

Haley testified he accompanied the woman into the ambulance and delivered the child as they arrived at the hospital. He described the baby as “lifeless, not breathing, no—no—no—no crying.” He continued:

“I don’t know if I mentioned the demarkation [*sic*] line, as far as anything I have ever seen from the umbilical cord down and it was pale and it was white from that way up, from the umbilical up and was as white as snow, pale.

Like I said, I delivered the baby, I cut the cord, suctioned the airway and started providing [cardiopulmonary resuscitation] immediately as I walked into the emergency room. I handed the baby off to a nurse, the baby was completely limp. They worked on the baby for—I didn’t stick around the whole time but I know they called the baby deceased.”

¶ 15 Haley recalled he had “a breakdown in the hospital.” He found a “patient advocate room or whatever it was, a quiet room, *** and I just lost it.” Haley finished the shift on January 2. He could not recall if he worked his next shift. He testified he “took some time off work” because he “struggled greatly with it.” He said he “went home and cried to [his] wife and parents.” Haley noted he “had a six-month old baby at the time and it just really hit home.” He felt like he “failed the child” and “just couldn’t deal with it.” Haley testified he returned to full duty and did not seek any help following the January 2 call.

¶ 16 On cross-examination, Haley testified he believed the January 2 call contributed to or caused his PTSD. He said he did not know how to handle it. He explained, “There’s just

some visuals you don't forget or senses. Like, the baby, I can still feel it, smell it, see it; it just doesn't go away." Haley testified he received little support from the department after the January 2 call. He claimed he sought assistance months later but did not recall getting any treatment. Haley remembered talking about the dead baby with his supervisor, Lieutenant Todd Caves, "[a] handful" of times in 2016.

¶ 17 b. 1998 Car Accident and Prior Work

¶ 18 Haley next testified he suffered emotional losses earlier in his life and career. Back on March 7, 1998, he, his brother, and their college friends were driving from Colorado to California for spring break. Haley’s brother was driving. When it was Haley’s turn to drive, he asked his brother to continue driving because he was tired and wanted to sleep for one more hour. Haley awoke “to helicopters and people standing over [him].” The car had crashed when his brother lost “control of the vehicle. Spun. Rolled.” Haley testified he was ejected from the car. His brother died.

¶ 19 Haley also testified he previously worked as an EMT for a children’s hospital in Denver, Colorado. In that job, he saw young children in distressing situations. He responded to calls where a baby fell in a bonfire and a child died after swallowing a battery. He stated he did not seek mental health treatment after those events because he was a young, single man without children and could put them out of his mind.

¶ 20 c. Mental Health Treatment

¶ 21 Haley recalled his family wanted him to seek psychiatric help after the 1998 car crash. He said he tried “a couple of times and didn’t see the benefit.” He testified he sought counseling with his wife a few times in 2013 and 2016, but it did not help. They first sought help for his wife’s postpartum depression and her perception that he was “callous” and “nonsensitive”

and did not treat her well. They later sought marriage counseling because his wife thought he was “suffering with a lot of stuff.” He recalled those therapists believed he suffered from PTSD. He and his wife only attended a few sessions because the counselors told them they could not help them until Haley treated his PTSD.

¶ 22 Haley testified he did not seek formal mental health treatment again until 2017, when he began seeing a therapist, Sarah Gura, who diagnosed him with PTSD. Gura did not identify a particular incident that triggered his PTSD. Haley met with her in person and over the phone several times in 2017 and 2018.

¶ 23 Once on leave and deemed unfit for duty in February 2018, Haley reached out to Gura for advice about treatment. She referred him to Dr. Sharon Lash at Southpark Psychology, who then referred him to Dr. Gonchigari Narayana for medication management. Dr. Lash diagnosed him with PTSD, and Dr. Narayana diagnosed him with bipolar disorder. Haley treated with Drs. Lash and Narayana through November 2018, when they issued him notes saying he could return to work.

¶ 24 Haley testified he did not seek mental health treatment from November 2018 to May 2020. He did not see the value in it “because it obviously didn’t do me any good, it didn’t save my job.” However, he resumed mental health treatment in 2020, when he faced marital troubles and criminal charges for spanking his children. He testified he currently sees a counselor and psychiatric nurse practitioner at Southpark Psychology.

¶ 25 d. 2018 Threats, Unfitness, and Administrative Leave

¶ 26 Haley testified that in February 2018, he was preparing to appear before the fire and police commission board for a disciplinary hearing regarding his poor performance evaluations. When his superior, Lieutenant Caves, asked Haley what he planned to do in the

hearing, Haley remembered saying, “I’m going to go in there and I’m going to burn this place down, or burn this place to the ground.” Haley testified it was a “figure of speech.” When Caves admonished him, Haley was “kind of taken aback” because he believed Caves “knew what [he] meant.” Haley responded to the rebuke by sarcastically asking, “Well you want me to say blow the place up?” or, “Shoot the place up?” Haley said, “Fine, I will expose it for the shit hole that it is.” He elaborated that he “felt that [he] was being treated wrongly and persecuted for things that weren’t a big deal” and wanted to “throw people under the bus.” Haley testified Caves reported his statements up the chain of command.

¶ 27 The battalion chief confronted Haley and asked if he needed to go home. Haley said no, and he finished his shift without incident. The next day, February 22, 2018, Haley was placed on administrative leave and sent for an evaluation with Dr. Campion, who found him “emotionally unfit for duty” and placed him off work. Meanwhile, Haley testified he had his disciplinary hearing regarding his poor performance reviews in July 2018 and received a 30-day suspension. When Drs. Lash and Narayana told him he could return to work in November 2018, the department sent him back to Dr. Campion, who again found him emotionally unfit for duty. Haley said he “was shocked” by the second unfitness finding. He testified this finding prompted his second disability application, saying, “The city’s doctor told me that I was unable to go to work due to PTSD.”

¶ 28 Haley testified he could still be a firefighter or paramedic, saying, “I feel I could do the job.” Nevertheless, he also said he suffered emotional issues from PTSD that caused him to “cry almost daily” and “breakdown.” He said he does not sleep. He often feels “upset,” “on edge,” and “anxious.” He testified he worried about the future, the past, and his children. He gave this self-assessment: “Emotionally, I’m a disaster.”

¶ 29 Haley’s counsel presented no other evidence in the hearing. The Board went into executive session to deliberate on the evidence presented thus far.

¶ 30 *2. Expert Medical Opinions*

¶ 31 Per section 4-112 of the Pension Code, the Board selected four doctors to examine Haley. See 40 ILCS 5/4-112 (West 2020). Over the course of three months in autumn 2020, Haley underwent three psychiatric evaluations—with Richard P. Harris, M.D., in September, Steven Weine, M.D., in October, and Gaurava Agarwal, M.D., in November. Diana S. Goldstein, Ph.D., ABPP, examined Haley in February and March 2021. Her results were forwarded to the other three doctors, who were given the opportunity to update or affirm their recommendations. These doctors’ reports were submitted to the Board, along with myriad employment or medical records.

¶ 32 a. Dr. Harris

¶ 33 Haley told Dr. Harris he had “ ‘cancer and psychological disability.’ ” He nevertheless said he believed he should have been allowed to return to work, even after being found unfit. Haley discussed his bad performance reviews and his belief that he was not liked within the department. He said he was “ ‘bullied terribly at the beginning’ ” of his tenure with the department and “ ‘hated by upper management.’ ” Haley reported “his life has gone[] ‘downhill,’ ” referencing criminal charges and losing custody of his children. He discussed his marital problems and financial losses from his rental properties. He talked about the March 1998 car accident in which his brother died. Haley likewise “recalled a number of rather gruesome incidents” he witnessed as an EMT and firefighter in Colorado and Illinois, including the January 2, 2016, breech-baby call. Haley said he “did not sleep for weeks” after that call. He said he could “still ‘smell it and see it.’ ” He believed he had never been the same since that incident.

Haley discussed his prior and current mental health treatment. He previously saw Dr. Lash for psychotherapy, but he stopped treatment when he was deemed unfit again in December 2018. He recently reengaged in treatment “to show his wife he is making efforts.”

¶ 34 Dr. Harris reviewed Haley’s personnel file, Dr. Campion’s fitness evaluations, and the performance reviews. Dr. Harris concluded Haley “experienced significant challenges in his life,” namely bullying as a child and adult, loss of his brother, cancer, marital problems, a divorce, recent criminal charges, difficulties fitting comfortably within the department, financial difficulties, and “some particularly stressful events at work which could have been emotionally troubling.” Regarding those stressful work incidents, Dr. Harris opined, “Although such occurrences have occurred, I do not believe his reaction to these occurrences is figuring significantly in his ongoing difficulties.” Dr. Harris believed Haley’s “wife had insight in stating he has been depressed for years.” He determined, “Mr. Haley does have a significant emotional disturbance which interferes with his functioning both in his private and professional life.” He deemed Haley “disabled from working as a firefighter/paramedic” and opined “the disability is non-service related.”

¶ 35 b. Dr. Weine

¶ 36 In the evaluation performed by Dr. Weine, Haley discussed his history, including his brother’s death, his cancer, the January 2, 2016, medical call, and the circumstances leading to his administrative leave. He did not believe he needed to go through the 2018 fitness evaluations because his comments were jokes and his lieutenant knew it. Haley believed Dr. Campion lied about his fitness. He stated that he believed the department was trying to get rid of him. Dr. Weine reviewed Haley’s past and current mental health treatment and diagnoses. Haley “reported that he has PTSD [from] multiple events including his ‘brother dying, cancer, baby

stuff at work, multiple calls, people burning, dragging dead bodies.’ ” He described intrusive, distressing memories, difficulty sleeping, depression, anxiety, and low energy and concentration. Dr. Weine determined Haley met the criteria for chronic PTSD and cannabis use disorder, which “significantly limit[ed] his ability to perform his duties as a firefighter.” Dr. Weine opined Haley’s work as a firefighter caused his disability, noting, “[O]ne difficult case involving the loss of a child is directly linked to his PTSD.” Dr. Weine noted Haley experienced other prior trauma exposures, but he believed Haley “did not develop PTSD until after the call with the baby.”

¶ 37 c. Dr. Agarwal

¶ 38 In Dr. Agarwal’s evaluation, Haley relayed the same information he gave to prior doctors. He began to cry when talking about his brother and the car accident. He said he still has nightmares about the accident “but more often relives it as he is waking up.” He believed his brother’s death “ ‘changed who [he] was as a person. [He] used to be happier.’ ” Haley said the January 2, 2016, call had a similar effect on him and “ ‘messed [him] up.’ ” He believed “ ‘things pretty much went downhill at work from there.’ ” Dr. Agarwal observed Haley was “clearly angry and irritated with the way he has been treated.” He noted Haley “externalizes blame.” Haley demonstrated impaired insight and judgment. Dr. Agarwal opined Haley suffered from PTSD, which resulted in emotional limitations for him. He noted Haley had “limitations in his ability to maintain his composure, emotional stability, distress tolerance, interpersonal relationships, and impulsivity.” Dr. Agarwal pinpointed the original cause of Haley’s PTSD to be “the tragic death of his brother in a car accident” and “not related to his firefighter service.” Dr. Agarwal opined Haley’s existing “PTSD was aggravated by his firefighter work, specifically the call in January, 2016 where he responded to a call that resulted in the death of a newborn infant.”

¶ 39 d. Dr. Goldstein

¶ 40 Haley presented to Dr. Goldstein for psychological and neurocognitive testing in 2021. She conducted no formal interview or record review. She administered various tests, including the MMPI-2, the Personality Assessment Inventory (PAI), the Beck Depression Inventory, second edition, and the Beck Anxiety Inventory. Dr. Goldstein noted Haley's scores were elevated on the MMPI-2 and PAI, which indicated "significant levels of distress in multiple areas, in particular related to depression, anger, interpersonal mistrust, and concern about physical symptoms and wellbeing." Dr. Goldstein's testing also suggested Haley could be exaggerating his symptoms, but she cautioned, "[M]alinger should never be determined (or definitely ruled out) *from test data alone*." (Emphasis in original.). She recommended that "[e]xamining clinicians should therefore consider these test findings as only part of their full case analysis and use clinical judgment regarding the weight placed on them."

¶ 41 In light of Dr. Goldstein's report and recommendation, the Board forwarded Haley's test results to Drs. Harris, Weine, and Agarwal for their review and requested they issue supplemental reports. All three doctors acknowledged potential symptom exaggeration from Haley, but none changed their opinions based on the test results.

¶ 42 *3. Board's Order*

¶ 43 After one hearing and executive session, the Board decided it required additional evidence. It subpoenaed an incident report relating the to the January 2, 2016, call, documents from Dr. Campion, documents relating to disciplinary allegations against Haley, and records from Southpark Psychology for Haley's treatment in 2013, 2016, and 2020 onward. The Board also requested testimony from Battalion Chief Tom Cassidy and Battalion Chief Caves. Haley's counsel asked the Board to subpoena the decision of the Board of Fire and Police Commission. With that, the Board adjourned the hearing.

¶ 44

C. Second Hearing Before the Board

¶ 45

Nearly two years passed before the Board reconvened another hearing on Haley's application. The Board noted it had received the additional evidence it requested, as well as more evidence from Haley. The Board called its witnesses.

¶ 46

1. *Battalion Chief Cassidy*

¶ 47

Cassidy testified he retired from the department in September 2022. He had held several ranks during his tenure, including lieutenant, captain, and battalion chief. He likewise had held various positions within the union. He recalled Haley being put on leave for making threats to the department. Cassidy testified that a firefighter on administrative leave had one year to return to work. He remembered he had "some conversations" with Haley "two or three weeks before [his] year was up," in January or February 2019. He recalled Haley wanted to return to work and had a doctor's note allowing him to work, but the city was not accepting the note. Cassidy said he acted as an intermediary for Haley, the department, and the union. He remembered Haley was mad because the department would not let him work and the union would not help him. Cassidy testified Haley "repeatedly said *** I'm fit-for-duty. I can work." He even thought he could "work at a high level." Cassidy testified that during the conversations Haley "made several statements about, well, *** If I lose my job, I'll just file for a disability pension for PTSD."

¶ 48

2. *Battalion Chief Caves*

¶ 49

Caves testified he was a lieutenant in 2016 and was Haley's supervisor for a few years. He confirmed Haley's performance evaluations fluctuated during that time, which led to disciplinary action.

¶ 50

Caves stated he was on duty with Haley when they responded to a call of a

woman in labor on January 2, 2016. He recalled the woman “was in the shower with the water on *** and a partially delivered child was stuck in her birth canal.” He said Haley was the first one in the bathroom, so he rendered aid to the woman. He testified Haley accompanied the woman in the ambulance. Caves said he later found Haley at the hospital “in a private room and he was crying.” Caves said he and Haley often talked about work and life stressors, and he would encourage Haley to seek professional help or go through the peer support team. Caves, however, did not remember Haley coming to him in 2016, 2017, or 2018 to say he was struggling with the January 2, 2016, breech-baby call.

¶ 51 As for the 2018 threats, Caves testified Haley said he would “blow this up,” or “burn it down.” He could not recall the third statement. Caves said he thought Haley “was just venting,” but he was obligated to report the statements to his superiors.

¶ 52 *3. Closing Argument and the Board’s Decision*

¶ 53 Counsel argued Haley had met his burden of showing he suffered a line-of-duty disability. He maintained the January 2, 2016, call served as a “causative event” for Haley’s PTSD. Counsel acknowledged Haley’s marital troubles and disciplinary troubles at work but emphasized all the experts agreed Haley was disabled.

¶ 54 After executive session, the Board unanimously voted to deny Haley a line-of-duty disability pension. It then unanimously voted to grant him a nonduty disability pension.

¶ 55 *D. The Board’s Written Order and Administrative Review*

¶ 56 On April 19, 2024, the Board issued a written order outlining its findings and conclusions. The Board’s factual findings detailed Haley’s testimony, along with Haley’s mental health history. The Board found Haley had been diagnosed with PTSD as early as 2013, and while treating with Gura in 2017, he talked about his unhappiness at work, marital problems, and

“disturbing calls,” as well as appearing to still dwell on a shift schedule change from 2010. The Board found that Gura’s “concerns for [Haley] were his marriage, parenting, social life, and work life, PTSD, and complicated bereavement are exacerbated by his career and vice versa.” According to Gura, Haley “gets upset easily about schedule changes and *** is still primarily struggling with his brother’s death.” The Board noted Haley treated with Drs. Lash and Narayana of Southpark Psychology through November 2018, and the latter indicated Haley could return to work without restrictions. The Board’s factual findings detailed the various evaluations Haley underwent between 2018 and 2021 with Drs. Campion, Harris, Weine, and Agarwal. The Board’s order noted Battalion Chief Cassidy’s testimony that Haley told him, “ ‘If I lose my job, I’ll just file for a disability pension for PTSD.’ ”

¶ 57 The Board’s order outlined three conclusions. First, Haley sufficiently established he was disabled. It noted Dr. Campion and the Board-selected doctors “have all indicated [Haley] is disabled from performing full unrestricted firefighter duties.” Second, Haley was not entitled to a duty related pension. “[B]ased upon the evidence *** the disabling condition is rooted in sources general in nature to firefighter duties, but primarily related to non-occupational personal circumstances including but not limited to the death of his brother, marital and child care issues, financial, and legal issues.” The Board “assigned greater weight to the opinions of Dr. Harris and to some degree Dr. Campion.” The Board noted, “Dr. Harris’ opinions were supported by the treatment records, the psychological evaluations performed, and by his own history and evaluation of [Haley].” The Board found “it significant that [Haley’s] complaints to mental health professionals revolved around personal issues unrelated to the fire service. It was only after it was determined that [Haley] would not be allowed to return to work that he complained of work-related traumatic incidents.” Finally, the Board noted Haley’s “own

testimony *** admitted that he was diagnosed with PTSD long before any alleged work incident.” Third, the Board concluded Haley’s claim was not credible. “The Board did not believe any alleged condition was the result of a specific identifiable act of duty.” Haley “had two extensive fitness for duty evaluations and failed to mention any problems related to the January 2, 2016 call.” When he did see a counselor in March 2017, Haley’s “complaints were mostly about his work schedule changes, and primarily his struggle to deal with his brother’s death.” The order noted “[t]he Board was persuaded by the testimony of Battalion Chief Cassidy” and “found that [Haley’s] motivation to file for a duty disability based on PTSD was premeditated, for financial gain, and solely as a reaction to the [department’s] refusal to take him back to work because of his psychological disability which was rooted in non-occupational sources.”

¶ 58 Haley filed a complaint for administrative review in the trial court on July 16, 2024. The court held a hearing on the complaint on September 8, 2025. Both parties agreed to stand on the briefs. The court took the matter under advisement and issued a written order on October 30, 2025, affirming the Board’s decision.

¶ 59 This appeal followed.

¶ 60 II. ANALYSIS

¶ 61 Haley challenges the Board’s decision by raising four issues: (1) “The Board Mis-Identifies the Cause Of Haley’s Disability and the Record Does Not Support the Board’s Conclusions,” (2) “The Pension Board’s Reliance on the Opinion of Dr. Harris is Erroneous and Not Supported by the Record,” (3) “The Pension Board’s Reliance on Dr. Campion is Erroneous Since Dr. Campion Never Received any Medical Records or Gave A Causation Opinion,” and (4) “The Pension Board Failed to Account for the Testimony of ALL of its Witnesses When

Rendering Its Decision.” The throughline animating Haley’s complaints is his belief the Board’s decision does not accord with the record and evidence. We condense those four issues into one: whether the Board’s decision stands against the manifest weight of the evidence.

¶ 62 “In administrative cases, our role is to review the decision of the administrative agency, not the determination of the circuit court.” *Marconi v. Chicago Heights Police Pension Board*, 225 Ill. 2d 497, 531 (2006). The Administrative Review Law governs our review (735 ILCS 5/3-102 (West 2024)) and mandates that “the findings and conclusions of the administrative agency on questions of fact shall be held to be *prima facie* true and correct.” 735 ILCS 5/3-110 (West 2024). Accordingly, we review fact questions, like “whether the evidence of record supports the [agency’s] denial of [a] plaintiff’s application for a disability pension,” under the manifest-weight-of-the-evidence standard. (Internal quotation marks omitted.) *Wade v. City of North Chicago Police Pension Board*, 226 Ill. 2d 485, 505 (2007). “An administrative agency decision is against the manifest weight of the evidence only if the opposite conclusion is clearly evident.” *Abrahamson v. Illinois Department of Professional Regulation*, 153 Ill. 2d 76, 88 (1992). This is a highly deferential standard. Even if the opposite conclusion is reasonable, or even if we might have ruled differently, we will not reverse the agency’s decision. *Marconi*, 225 Ill. 2d at 534. We will not substitute our judgment for the agency’s in any way, meaning we can neither reweigh the evidence nor upset credibility determinations. *Graves v. Pontiac Firefighters’ Pension Board*, 281 Ill. App. 3d 508, 514 (1996); *Marconi*, 225 Ill. 2d at 534. “If the record contains evidence to support the agency’s decision, it should be affirmed.” *Abrahamson*, 153 Ill. 2d at 88.

¶ 63 A firefighter is entitled to a line-of-duty disability pension if, “as the result of sickness, accident or injury incurred in or resulting from the performance of an act of duty or

from the cumulative effects of acts of duty, is found *** to be physically or mentally permanently disabled for service in the fire department.” 40 ILCS 5/4-110 (West 2018). The term “ ‘Act of duty’ ” includes “any act performed by an active fireman while on duty, having for its direct purpose the saving of the life or property of another person.” 40 ILCS 5/6-110 (West 2018); *Jensen v. East Dundee Fire Protection District Firefighters’ Pension Fund Board of Trustees*, 362 Ill. App. 3d 197, 203-04 (2005). The firefighter bears the burden of “proving his disability resulted from an act or acts of duty.” *Wilfert v. Retirement Board of Firemen’s Annuity & Benefit Fund of Chicago*, 263 Ill. App. 3d 539, 543 (1994); see *Marconi*, 225 Ill. 2d at 533-34.

¶ 64 A firefighter’s line-of-duty disability “may result from multiple causes.” *Luchesi v. Retirement Board of Firemen’s Annuity & Benefit Fund of Chicago*, 333 Ill. App. 3d 543, 550 (2002). A claimant for a duty disability pension “need not prove that an injury [sustained] on duty was the sole cause of [the] disability; the injury need only have contributed to the disability.” *Wilfert*, 263 Ill. App. 3d at 543. The duty-related injury, however, must have been a “causative factor contributing to the claimant’s disability.” *Luchesi*, 333 Ill. App. 3d at 550. A “line-of-duty aggravation of a preexisting physical condition” may qualify as a “causative factor” for a claimant’s disability. *Wade*, 226 Ill. 2d at 505; *Luchesi*, 333 Ill. App. 3d at 550. “However, general job dissatisfaction or job stress arising from the inability to handle general duties” is not a causative factor and “does not give rise to a duty-related disability pension.” *Graves*, 281 Ill. App. 3d at 515.

¶ 65 Haley maintains the evidence of record does not support the Board’s conclusion on what caused his disability. Before the Board below and here now, Haley argued the January 2, 2016, call was a causative factor contributing to his disability from PTSD. The Board ultimately rejected this argument and found, “[B]ased upon the evidence *** the disabling condition is

rooted in sources general in nature to firefighter duties, but primarily related to non-occupational personal circumstances including but not limited to the death of his brother, marital and child care issues, financial, and legal issues.”

¶ 66 Looking at the record, we cannot say the opposite conclusion is clearly evident. See *Abrahamson*, 153 Ill. 2d at 88. There is ample evidence to support the Board’s conclusion that the January 2, 2016, call neither caused nor contributed to Haley’s disability. Dr. Harris gave that very opinion after he evaluated Haley. He determined Haley’s disability was not related to his firefighter service. Haley’s mental health treatment and evaluations from 2017 and 2018 support Dr. Harris’s opinion. There is very little emphasis from Haley or the providers on the January 2, 2016, call.

¶ 67 Haley’s treatment with Gura in 2017 and 2018 primarily addressed personal issues, like his looming divorce, custody battle, and his brother’s death. While Gura noted Haley talked about “disturbing calls,” she did not identify any specific incident that disturbed Haley. They discussed Haley’s work problems, but he appeared fixated on a schedule change from 2010 rather than any particular incident. In his evaluations with Dr. Campion in 2018, Haley did not reference the January 2, 2016, incident. He complained about other work stressors, along with personal stress relating to his marriage, finances, and rental business. He made similar complaints when he treated with Drs. Lash and Narayana at Southpark Psychology in 2018.

¶ 68 Overall, the Board found that the records from Haley’s mental health providers did not clearly establish a sufficient nexus between the January 2, 2016, call and his PTSD. Haley suffered long-standing trauma, dating to the 1998 car accident that took his brother’s life and the gruesome injuries he saw as an EMT in the early 2000s. He was first diagnosed with PTSD in 2013 and first sought treatment in 2017. The Board’s order outlined this information as

support for its decision. There is evidence to support the Board's conclusion that the January 2, 2016, call was not a causative factor contributing to Haley's disability. See *Abrahamson*, 153 Ill. 2d at 88.

¶ 69 Haley's brief highlights his poor performance reviews in 2016 and 2017 and links his lower scores to the January 2, 2016, incident, deploying the logical fallacy of *post hoc ergo propter hoc*. He reasons that because the poor reviews came after the January 2, 2016, call, that incident must be a causative factor for his deteriorating performance and disability. But the record does not make such a conclusion clearly evident. See *Abrahamson*, 153 Ill. 2d at 88. Looking at the evaluations and Haley's claims, it is just as likely Haley's lower scores were due to a different cause than the effects from the January 2, 2016, call.

¶ 70 On October 27, 2015, Lieutenant Mark Loy evaluated Haley's performance and gave him a score of 33 out of 50 (3.3). In the next evaluation on June 27, 2016, done by Lieutenant Caves, Haley's score dipped to 31 out of 50 (3.1). In the next evaluation, dated November 5, 2016, again performed by Lieutenant Caves, Haley scored a 26 (2.6). Haley's score improved to a 2.8 in the next evaluation from Lieutenant Caves on May 6, 2017, but in the November 2017 evaluation from Caves, Haley scored a 2.7. In Haley's final performance evaluation with the department, done before he was put on leave in February 2018, he scored a 3.3. Lieutenant Jason Simmons conducted this evaluation. While it is certainly accurate to note Haley's performance review scores declined in 2016 and 2017, the record does not establish a causative link between the January 2, 2016, call and Haley's lower scores.

¶ 71 Haley next maintains the Board erred by giving greater weight to the opinions of Drs. Harris and Campion, arguing neither doctor reviewed medical records, nor did they give a causation opinion. Haley's argument borders on incoherence in some spots, but we can surmise

that he likens this case to others where reviewing courts reversed a board's denial of a disability pension based, in part, on the board erroneously crediting opinions from doctors who did not adequately review medical records. See *Wade*, 226 Ill. 2d at 506-08, 514; *Hampton v. Board of Trustees of the Bolingbrook Police Pension Fund*, 2021 IL App (3d) 190416, ¶ 20-22, 24. But those cases are clearly distinguishable. There, the boards gave weight to doctors' opinions that either ignored or misunderstood objective medical records like MRIs or functional capacity evaluations. See *Wade*, 226 Ill. 2d at 506-07; *Hampton*, 2021 IL App (3d) 190416, ¶¶ 20-22, 24. Because the boards' credited medical opinions were inconsistent with objective facts, the courts found the boards' decisions stood against the manifest weight of the evidence. See *Wade*, 226 Ill. 2d at 506-08; *Hampton*, 2021 IL App (3d) 190416, ¶¶ 20-22, 24-25. Nothing comparable happened in this case.

¶ 72 Haley complains that Drs. Campion and Harris did not review or comment "on the psychological care and treatment rendered" in 2017 and 2018. Here, it is clear from Dr. Harris's report that he knew about Haley's mental health treatment when he evaluated him. He discussed Haley's past treatment with him and knew enough to conclude Haley did not believe he benefited from treatment. More importantly, Dr. Harris interviewed Haley and heard him discuss the January 2, 2016, breech-baby call and other traumatic experiences. Contrary to Haley's claim, Dr. Harris gave a causation opinion. He opined Haley's "disability is non-service related." Although a negative finding, it still relates to causation because he concluded, whatever disability Haley has, it is not service related. While Haley may disagree with Dr. Harris's causation opinion, it is patently inaccurate to claim Harris did not provide one. Dr. Campion, by contrast, did not give a causation opinion because he was evaluating Haley for fitness. He did not evaluate Haley relating to the disability pension applications. He was not asked to opine on

causation.

¶ 73 Haley levels one last attack on Dr. Harris's opinion by noting Dr. Harris misidentified the traumatic-breech-birth call as occurring on January 31, 2017, rather than January 2, 2016. Haley argues disingenuously that "Harris failing to identify the correct date of the injury skews all of the rest of his conclusions and hinders his ability to truly understand the impact January 2, 2016, had on Haley." Unfortunately, Haley's argument collapses under its own weight. We noticed several times in the brief and the record where Haley himself misidentified the date of the traumatic-breech-baby call, giving dates of "January 2017," "January 1, 2016 or 2017," and "the January 2017 incident." Should we presume his mistakes skew either the veracity or accuracy of his testimony? We will not overturn the Board's evaluation of a doctor's opinion based on a nitpick like this.

¶ 74 We cannot reweigh evidence. See *Graves*, 281 Ill. App. 3d at 514. The Board heard and read all the evidence and assigned the weight it deemed appropriate. From the three doctors it appointed, the Board received three different opinions about whether the January 2, 2016, act of duty caused Haley's disability. Dr. Harris opined Haley's disability was not service related. Dr. Weine arrived at the opposite opinion, finding Haley did not develop PTSD until the breech-baby call in January 2016. Dr. Agarwal opined the January 2, 2016, call aggravated Haley's PTSD, but it was not caused by that call or any other firefighter-related duties. The Board concluded Dr. Harris's opinion aligned with the other evidence, including Dr. Campion's fitness evaluation, and gave it weight. We will not disturb that determination. *Graves*, 281 Ill. App. 3d at 514.

¶ 75 Finally, Haley contends the Board failed to account for the testimony of all the witnesses. The Board's order noted it "was persuaded" by Battalion Chief Cassidy's testimony,

but it found Haley not credible. Cassidy testified that Haley was angry because the department would not let him return to work and the union would not help him. Haley had told Cassidy he believed that he could return to work, yet Cassidy recalled Haley also said multiple times that if he lost his job, he would file a line-of-duty disability pension based on PTSD. Haley argues Cassidy was not credible because he could not remember the exact dates of his discussions with Haley. However, the record shows that Cassidy recalled they occurred in either January or February 2019.

¶ 76 Haley next contends the Board did not sufficiently consider Lieutenant Caves's testimony about the January 2, 2016, call. He corroborated much of Haley's testimony about that night and the medical call. Notably, he testified he found Haley crying in a hospital room after the baby died. The Board did not express an opinion on Caves's credibility. We do not judge witness credibility in retrospect. *Graves*, 281 Ill. App. 3d at 514. The Board heard Haley, Caves, and Cassidy testify. It considered the testimony against the other evidence and found Cassidy persuasive and Haley not credible. We defer to those credibility determinations.

¶ 77 We hold the Board's decision denying Haley's application for a line-of-duty disability pension does not stand against the manifest weight of the evidence. The record contains evidence to support the Board's decision, so we affirm it. *Abrahamson*, 153 Ill. 2d at 88.

¶ 78 III. CONCLUSION

¶ 79 For the reasons stated, we affirm the trial court's judgment.

¶ 80 Affirmed.