

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLUMBIA

Gilfillan v. Pension Benefit Guaranty Corp.

Gilfillan · No. No. 25-cv-1411 (TSC) · Decided December 17, 2025

SUMMARY

The United States District Court for the District of Columbia grants the Pension Benefit Guaranty Corporation’s motion to dismiss Frances S. Gilfillan’s claims concerning surviving-spouse pension benefits and allegedly misleading communications. The court holds that the complaint does not plausibly allege entitlement to benefits because the survivor annuity vested in the participant’s spouse at retirement and could not later be changed. The court also finds that the alleged erroneous communications do not constitute the affirmative misconduct required to equitably estop the federal government.

CASE DETAILS

COURT	United States District Court for the District of Columbia
WRITING FOR THE COURT	Tanya S. Chutkan
JURISDICTION	United States District Court for the District of Columbia
DECIDED	December 17, 2025
DOCKET	No. 25-cv-1411 (TSC)
DISPOSITION	dismissed
PROCEDURAL POSTURE	Plaintiff, proceeding pro se, brought claims against the Pension Benefit Guaranty Corporation for wrongful denial of surviving-spouse pension benefits and misleading coverage information. After transfer from the Eastern District of Pennsylvania, the PBGC renewed its Rule 12(b)(6) motion to dismiss. The court granted the motion without prejudice.
STANDARD OF REVIEW	On a Rule 12(b)(6) motion, the court tests the legal sufficiency of the complaint, accepts well-pleaded factual allegations as true, draws reasonable inferences in the plaintiff's favor, and determines whether the complaint states a plausible claim for relief. Pro se pleadings are liberally construed.
PRECEDENTIAL VALUE	Published district court memorandum opinion; no reporter citation appears in the source text

TOPICS

motions to dismiss employee benefits erisa equitable relief civil procedure

PRACTICE AREAS

ERISA employee benefits administrative law civil procedure remedies

QUESTIONS PRESENTED

1. Whether Plaintiff plausibly stated an ERISA claim for appropriate equitable relief based on the denial of surviving-spouse benefits.
2. Whether the surviving-spouse annuity vested irrevocably in Richard's spouse at the time of retirement and therefore could not be retroactively changed to designate Plaintiff after Richard remarried.
3. Whether the PBGC's allegedly erroneous communications plausibly established affirmative misconduct sufficient to support equitable estoppel against the federal government.

HOLDINGS

1. Plaintiff failed to state a plausible claim for appropriate equitable relief under ERISA because she did not plead the plan terms or facts showing that she was entitled to the surviving-spouse annuity.
2. The survivor annuity irrevocably vested in Richard's spouse at the time of his retirement and could not later be amended retroactively to designate Plaintiff, even though the original spouse predeceased Richard.
3. Plaintiff did not plausibly allege affirmative misconduct sufficient to equitably estop the federal government; allegations that the PBGC negligently provided inconsistent or erroneous information were insufficient.

KEY QUOTATIONS

“once payment of a benefit starts, the benefit form cannot be changed.” (6)

“None of these allegations, however, demonstrate “affirmative misconduct” by the PBGC.” (8)

FACTUAL BACKGROUND

Richard Gilfillan retired from Lukens Steel Company in 1991 and began receiving benefits under Bethlehem Steel Corporation's Pension Plan in the form of a joint and 50% survivor annuity. At retirement, Richard was married to Mary Gilfillan, who later died before Richard; Richard subsequently married Plaintiff Frances Gilfillan in 2003. The PBGC told Richard and later Plaintiff that Plaintiff was ineligible for survivor benefits, but communications in 2005 and a 2017 telephone call allegedly led them to believe that Plaintiff would receive benefits. After Richard's death in 2019, the PBGC denied Plaintiff's claim, citing the plan terms and 29 C.F.R. § 4022.8(d).

PROCEDURAL HISTORY

Plaintiff initially filed the action in the Eastern District of Pennsylvania. That court denied the PBGC's initial motion to dismiss without prejudice and transferred the case to the District of Columbia under 28 U.S.C. § 1406(a), striking Plaintiff's unauthorized second amended complaint. After transfer, Plaintiff filed a third amended complaint without leave; the court construed it as a motion for leave to amend, granted leave, treated the PBGC's motion as directed to the operative complaint, and dismissed the complaint without prejudice under Rule 12(b)(6).

DISPOSITION

dismissed

CASES CITED

- Moore v. Agency for International Development, 994 F.2d 874, 877 (D.C. Cir. 1993)
- Brown v. Whole Foods Market Group, Inc., 789 F.3d 146, 152 (D.C. Cir. 2015)
- Browning v. Clinton, 292 F.3d 235, 242 (D.C. Cir. 2002)
- Ashcroft v. Iqbal, 556 U.S. 662, 678-79 (2009)
- Bell Atlantic Corp. v. Twombly, 550 U.S. 544, 555, 556, 570 (2007)
- Kowal v. MCI Communications Corp., 16 F.3d 1271, 1276 (D.C. Cir. 1994)
- Erickson v. Pardus, 551 U.S. 89, 94 (2007)
- Saunders v. Saunders, No. 23-cv-2154, 2024 WL 358181, at *1 (D.D.C. Jan. 31, 2024)
- Vanderkam v. Pension Benefit Guaranty Corp., 943 F. Supp. 2d 130, 141 (D.D.C. 2013), *aff'd sub nom. VanderKam v. VanderKam*, 776 F.3d 883 (D.C. Cir. 2015)
- Hopkins v. A.T. & T. Global Information Solutions Co., 105 F.3d 153, 156 (4th Cir. 1997)
- Rivers v. Central and South West Corp., 186 F.3d 681, 683-84 (5th Cir. 1999)
- Carmona v. Carmona, 603 F.3d 1041, 1059 (9th Cir. 2010)
- Dorn v. International Brotherhood of Electrical Workers, 211 F.3d 938, 942 (5th Cir. 2000) (*per curiam*)
- Pierce v. S.E.C., 786 F.3d 1027, 1038 (D.C. Cir. 2015)
- Keating v. F.E.R.C., 569 F.3d 427, 434 (D.C. Cir. 2009)
- GAO v. General Accounting Office Personnel Appeals Board, 698 F.2d 516, 526 (D.C. Cir. 1983)
- Sara Lee Corp. v. American Bakers Association Retirement Plan, 512 F. Supp. 2d 32, 34 (D.D.C. 2007)
- Bechtel v. Pension Benefit Guaranty Corp., 624 F. Supp. 590, 592 n.3 (D.D.C. 1984), *aff'd*, 781 F.2d 906 (D.C. Cir. 1985)
- Pension Benefit Guaranty Corp. v. White Consolidated Industries, Inc., 72 F. Supp. 2d 547, 559 (W.D. Pa. 1999)
- Masters Pharmaceutical, Inc. v. Drug Enforcement Administration, 861 F.3d 206, 225 (D.C. Cir. 2017)
- Smirnov v. Clinton, 806 F. Supp. 2d 1, 24 (D.D.C. 2011), *aff'd*, 487 F. App'x 582 (D.C. Cir. 2012)
- Office of Personnel Management v. Richmond, 496 U.S. 414, 428-29 (1990)

OPINION

PER CURIAM.

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLUMBIA FRANCES S. GILFILLAN, Plaintiff, v. No. 25-cv-1411 (TSC) PENSION BENEFIT GUARANTY CORP., Defendant. MEMORANDUM OPINION Plaintiff Frances S. Gilfillan, proceeding pro se, alleges that Defendant Pension Benefit Guaranty Corporation (“PBGC”) (1) wrongfully denied her surviving spousal benefits under her late husband’s pension plan, and (2) provided misleading information about her coverage prior to his death.

Third Amended Complaint at 1–6, ECF No. 34 (“Am. Compl.”). Plaintiff initially brought this case in the Eastern District of Pennsylvania. See Complaint at 1, ECF No. 1. After she filed her First Amended Complaint, pursuant to the court’s directive, Defendant moved to dismiss the case for, inter alia, failure to state a claim under Fed. R. Civ. P. 12(b)(6). See Defendant’s First Motion to Dismiss, ECF No. 18.

In the alternative, Defendant asked the court to transfer the case to this district under 28 U.S.C. § 1406(a), which the court ordered. See E.D. Pa. Transfer Order, ECF No. 29. 1 In its Transfer Order, the court also denied Defendant’s Motion to Dismiss without prejudice, 1 which Defendant refiled in this court. See Defendant’s Memorandum of Points and Authorities in Support of Defendant’s Second Motion to Dismiss, ECF No. 31-1 (“Def.’s Mot.”).

Following Defendant’s Second Motion to Dismiss, Plaintiff filed a Third Amended Complaint without leave of the court. See Am. Compl. at 1. In light of the leniency afforded to pro se parties in regard to procedural requirements, the court will interpret Plaintiff’s filing as a motion for leave to file another amended complaint and will GRANT that motion. See *Moore v. Agency for Int’l Dev.*, 994 F.2d 874, 877 (D.C.

Cir. 1993) (recognizing that courts freely grant pro se litigants leave to amend). Defendant’s motion to dismiss will thus be treated as being directed at Plaintiff’s Third Amended Complaint, the operative Complaint.

For the following reasons, the court will GRANT Defendant’s Motion to Dismiss without prejudice under Rule 12(b)(6). I. BACKGROUND 2 Richard Gilfillan, Plaintiff’s late husband, was an employee of Lukens Steel Company for 38 years and a participant in Bethlehem Steel Corporation’s Pension Plan (“the Plan”). Am. Compl. at 1; Exhibit (“Ex.”) 1 at 6, ECF No. 34–1.

Richard retired on January 31, 1991, and began to receive monthly benefits in the form of a Joint and 50% Survivor Annuity. Plaintiff’s Opposition to Defendant’s Motion to Dismiss (“Pl.’s Opp’n”) at 1, ECF No. 38; Ex. 1 at 5–6. Richard’s wife at the time of his retirement was Mary Gilfillan. Pl.’s Opp’n at 1. Following the Plan’s termination, 1 The Transfer Order also denied, without prejudice, Plaintiff’s implied request for leave to file a Second Amended Complaint, which she filed without leave of the court.

See E.D. Pa. Transfer Order at 2. That filing was consequently stricken from the docket. Id. 2 The background is based on the facts alleged in the operative Complaint as well as those contained in Plaintiff's attached exhibits and responsive pleadings. See *Brown v. Whole Foods Mkt. Grp., Inc.*, 789 F.3d 146, 152 (D.C. Cir. 2015) (noting the district court's obligation "to consider a pro se litigant's complaint 'in light of' all filings, including filings responsive to a motion to dismiss").

2 the PBGC was appointed as trustee under Title IV of the Employee Retirement Income Security Act of 1974, as amended, 29 U.S.C. §§ 1001-1461 ("ERISA") on April 30, 2003. See Def.'s Mot. at 2; Pl.'s Opp'n at 1. Mary passed away on April 13, 2003, and Richard reported her death to the PBGC. Am. Compl. at 1. Richard then married Plaintiff in July 2003 and reported the marriage to the PBGC.

Id. The PBGC informed Richard that Plaintiff was ineligible for benefits. Id. Richard appealed that determination, but his appeal was denied. Id. Two years later, in 2005, Richard received two determination letters from the PBGC, both of which included the following statement: Your benefit is paid in the form of a Joint and 50% Survivor Annuity.

The Joint and 50% Survivor Annuity provides you with a reduced monthly benefit for the rest of your life. Thereafter, your surviving beneficiary will receive 50% of your benefit for the rest of your beneficiary's life. Am. Compl. at 2; Ex. 1 at 1-2.

The second letter added, "The Surviving Spouse benefit is automatically provided under the pension plan for individuals who retired on other than a Deferred Vested plan with at least 15 years of continuous service. The Surviving Spouse Benefit is payable if your surviving spouse meets the eligibility requirements defined in your pension plan." Ex. 1 at 2.

For twelve years, there was no further communication between Richard and the PBGC, but Richard interpreted these letters to mean that Plaintiff would be entitled to surviving spouse benefits should Richard predecease her. Am. Compl. at 2, 5. This belief was bolstered by Richard's call to the PBGC's customer service line in 2017, which he documented as "3/9/17 - phoned - Beneficiary is automatically your spouse." Id. at 2.

When Plaintiff called the PBGC to report Richard's death in 2019, however, the PBGC informed her that she was not entitled to benefits under his Plan. Id. Plaintiff thereafter contacted the PBGC on numerous occasions and was told by PBGC representatives that she was ineligible for benefits based on Richard's Plan and 3 binding federal regulations. See Am. Compl. at 3-4; Ex. 1 at 3-6.

Specifically, they explained that 29 C.F.R. § 4022.8(d) prohibits changing the form of benefit once a benefit starts, "even if the participant remarried or the named beneficiary (survivor) dies." Ex. 1 at 5. Representatives further explained that some of their prior communications to Richard "did not reflect that he had remarried," that Plaintiff "would not be entitled to survivor benefits after his death," and that such communications "were inconsistent with the PBGC's earlier communications

to him” and “inadvertently” gave Richard and Plaintiff “the incorrect impression that [she] could be entitled to a survivor benefit.” Ex. 1 at 5; see also Am.

Compl. at 3–4 (detailing, among other things, phone calls to the PBGC where employees stated there had been a “mix-up” or “mistake”). II. LEGAL STANDARD A motion under Federal Rule of Civil Procedure 12(b)(6) “tests the legal sufficiency of a complaint.” *Browning v. Clinton*, 292 F.3d 235, 242 (D.C. Cir. 2022). A “complaint must contain sufficient factual matter, accepted as true, to ‘state a claim to relief that is plausible on its face.’” *Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009) (quoting *Bell Atl.*

Corp. v. Twombly, 550 U.S. 544, 570 (2007)). In other words, the plaintiff must plead “factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged.” *Id.* (citing *Twombly*, 550 U.S. at 556).

The court must assume all “well-pleaded factual allegations” are accurate, *id.* at 679, and “grant plaintiffs the benefit of all inferences that can be derived from the facts alleged,” *Kowal v. MCI Commc’ns Corp.*, 16 F.3d 1271, 1276 (D.C. Cir. 1994).

Moreover, the pleadings of pro se parties are “to be liberally construed, [and] a pro se complaint, however inartfully pleaded, must be held to less stringent standards than formal pleadings drafted by lawyers.” *Erickson v. Pardus*, 551 U.S. 89, 94 (2007) (internal quotation marks and citations 4 omitted). Nevertheless, the pleading standard “demands more than an unadorned, the-defendant-unlawfully-harmed-me accusation.” *Iqbal*, 556 U.S. at 678 III.

ANALYSIS A. Wrongful Denial of Benefits Under ERISA, a plan beneficiary may “bring an action against [the PBGC] for appropriate equitable relief.” 29 U.S.C. § 1303(f)(1). ERISA’s citizen suit provision is “the exclusive means for bringing actions” against the PBGC “in its capacity as a trustee.” *Id.* § 1303(f)(4).

The PBGC concedes that it was appointed trustee of Richard Gilfillan’s Plan. See Def.’s Mot. at 2. Therefore, the court need only decide whether the operative Complaint plausibly states a claim “for appropriate equitable relief” under 29 U.S.C. § 1303(f)(1).

For the following reasons, the court finds that it does not. Plaintiff’s main contention is that she should be entitled to surviving spousal benefits under the terms of her late husband’s Plan, but she fails to plead factual content that makes this contention “plausible.” *Iqbal*, 556 U.S. at 678. Plaintiff’s filings do not “quote, cite, or summarize” any of the actual terms of the Plan.

Saunders v. Saunders, No. 23-cv-2154, 2024 WL 358181, at *1 (D.D.C. Jan. 31, 2024); see Am. Compl. at 1–6; Ex. 1 at 1–7. Plaintiff does not allege that she was named as a new beneficiary of Richard’s Plan, nor does she allege that she became the de facto beneficiary under his Plan when she married him. See Am. Compl. at 1–6; Pl.’s Opp’n at 1– 8. Plaintiff also does not appear to

challenge the PBGC's underlying determination that she was not entitled to benefits, or the PBGC's denial of Richard's appeal of that determination.

See Am. Compl. at 1–6; Pl.'s Opp'n at 1–8. Plaintiff asserts that she is "entitled to the equivalent of the benefits [she] would have received had [she] been a the PBGC beneficiary." Pl.'s Opp'n at 2 (emphasis added); Am. Compl. at 7. Yet, such an assertion, even under pro se litigants' liberal 5 pleading standard, amounts to a legal conclusion that the court may properly disregard.

See *Twombly*, 550 U.S. at 555 Even if Plaintiff had made such allegations, however, she would still not be entitled to Richard's surviving spousal benefit under the governing regulations. As Defendant points out, Def.'s Mot. at 6, when a married participant in an ERISA-governed pension plan retires, a benefit must be paid in the form of a joint and survivor annuity during their life with a survivor benefit of at least 50% for their spouse.

29 U.S.C. § 1055(a)(1), (d)(1). Pursuant to the PBGC's federal regulations, "once payment of a benefit starts, the benefit form cannot be changed." 29 C.F.R. § 4022.8(d).³ Here, it appears uncontested that Richard retired in 1991 and elected a benefit in the form of a Joint and 50% Survivor Annuity. See Def.'s Mot. at 6; Pl.'s Opp'n at 1 (retirement date); see also Ex. 1 at 3, 5–6 (benefit form).

It is similarly uncontested that Mary, not Plaintiff, was married to Richard at that time. Am. Compl. at 1, Ex. 1 at 5–6; Pl.'s Opp'n at 1. As a result, entitlement to Richard's survivor annuity irrevocably vested in Mary and could not be amended retroactively to designate Plaintiff as the spousal beneficiary. See *Vanderkam v. Pension Ben. Guar. Corp.*, 943 F. Supp. 2d 130, 141 (D.D.C.

2013) (upholding the PBGC Appeals Board's determination that the plan participant's survivor annuity benefit "irrevocably vested" in the participant's wife at the time of retirement), *aff'd sub nom. VanderKam v. VanderKam*, 776 F.3d 883 (D.C. Cir. 2015); see also *Hopkins v. A.T. & T. Global Info. Sols. Co.*, 105 F.3d 153, 156 (4th Cir. 1997) (holding that "the Surviving Spouse Benefits vest in the participant's current spouse on the date the participant retires"); *Rivers v. Central and South West Corp.*, 186 F.3d 681, 683–84 (5th Cir.

1999) (same); *Carmona v. Carmona*, 603 F.3d 1041, 1059 (9th Cir. 2010) (same).³ Plaintiff also does not challenge these regulations or their applicability to her late husband's Plan. See Am. Compl. at 1–6; Pl.'s Opp'n at 1–8.⁶ This is true even though Mary predeceased Richard. See *Dorn v. Int'l Broth. of Elec. Workers*, 211 F. 3d 938, 942 (5th Cir. 2000) (per curiam) (explaining that "if, but only if, the non-participant spouse survives the participant spouse does the survivor's annuity kick in.").

B. Equitable Estoppel Plaintiff also appears to challenge Defendant's rescission of the erroneous determination letters it sent Richard in 2005, upon which he and Plaintiff both detrimentally relied

in making financial determinations, on equitable estoppel grounds. See Am. Compl. at 2, 5–6; Pl.’s Opp’n at 2, 4–5. Defendant correctly points out, however, that claims for equitable estoppel against the Government require a showing of “affirmative misconduct.” See *Pierce v. S.E.C.*, 786 F.3d 1027, 1038 (D.C.

Cir. 2015) (quoting *Keating v. F.E.R.C.*, 569 F.3d 427, 434 (D.C. Cir. 2009)); *Morris Commc’ns, Inc. v. F.C.C.*, 566 F.3d 184, 191 (D.C. Cir. 2009). “Estoppel generally requires that government agents engage—by commission or omission—in conduct that can be characterized as misrepresentation or concealment, or, at least, behave in ways that have or will cause an egregiously unfair result.” *GAO v. Gen.*

Acct. Off. Pers. Appeals Bd., 698 F.2d 516, 526 (D.C. Cir. 1983). Because the PBGC is “a federal agency and wholly-owned corporation of the U.S. Government,” *Sara Lee Corp. v. Am. Bakers Ass’n Ret. Plan*, 512 F. Supp. 2d 32, 34 (D.D.C. 2007); see also *Bechtel v. Pension Ben. Guar. Corp.*, 624 F. Supp. 590, 592 n.3 (D.D.C. 1984) (“The PBGC is an agency of the federal government....”), *aff’d*, 781 F.2d 906 (D.C.

Cir. 1985), this heightened standard of proof applies, see *Pension Benefit Guar. Corp. v. White Consol. Indus. Inc.*, 72 F. Supp. 2d 547, 559 (W.D. Pa. 1999). Plaintiff alleges that Richard received two determination letters in 2005 that appeared to reverse the PBGC’s prior decisions and indicated that Plaintiff would receive surviving spousal benefits under his Plan should Richard predecease her.

Am. Compl. at 2; Ex. 1 at 1–2. She also 7 alleges that Defendant admitted to mistakenly providing erroneous information regarding her coverage in those letters as well as in a phone call between Richard and a PBGC representative in 2017. Ex. 1 at 5; see also Am. Compl. at 3–4. None of these allegations, however, demonstrate “affirmative misconduct” by the PBGC.

The court agrees with Defendant that, at most, Plaintiff has alleged that the PBGC acted negligently, which is insufficient to satisfy the “high” bar required to equitably estop the Government. See *Masters Pharm., Inc. v. Drug Enf’t Admin.*, 861 F.3d 206, 225 (D.C. Cir. 2017) (“Generally, ordinary negligence does not qualify as egregiously unfair conduct.” (cleaned up)); *Smirnov v. Clinton*, 806 F. Supp. 2d 1, 24 (D.D.C.

2011) (“It is not enough to point to governmental ‘mis’feasance to prevail in a claim of equitable estoppel against the government....”), *aff’d*, 487 F. App’x 582 (D.C. Cir. 2012); see also *O.P.M. v. Richmond*, 496 U.S. 414, 428–29 (1990) (holding that erroneous advice provided by a government employee to a benefits claimant could not estop the government from denying benefits from the treasury that were not permitted by law.)

Thus, while the court is deeply sympathetic to Plaintiff’s plight, it finds that she has failed to state a claim upon which relief may be granted. IV. CONCLUSION Accordingly, Defendant’s Motion

to Dismiss is GRANTED without prejudice. A separate order will follow. Date: December 17, 2025 Tanya S. Chutkan TANYA S. CHUTKAN United States District Judge 8

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