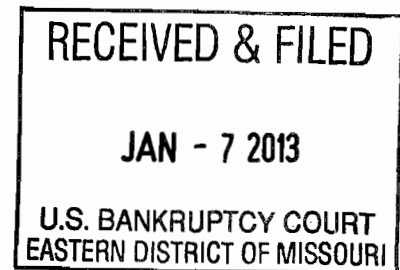


To: *Cathy Surratt*
U.S. Bankruptcy Court



Hello, my name is Kenneth Bailey and I am writing this letter to see if anyone can help me. I am a middle class American who has worked hard, paid taxes, raised and educated my children and has been a productive member of society supporting the government in all of its many programs. I also served my country in the Air Force during the Vietnam War.

I did not live my life on government programs and am not looking for a handout. What I am looking for is some assistance in what I believe is a legal matter. I have worked in the coal industry for 35 years, raised a family and thought I was providing for mine and my wife's retirement. I retired from **Patriot Coal Company**. For the last 10 years of my career I worked for Patriot and built up a medical reimbursement account to help pay my medical insurance.

I retired in August 2010 with enough money in my medical reimbursement account to carry me to my mid 80's. In the past two years my premium costs have risen 70% which greatly reduces my life-time coverage of insurance. Now on 12-17-2012 I got a letter (which is attached) from Patriot Coal saying that all my medical coverage can be discontinued with court approval under Chapter 11 of the Bankruptcy code. I am too old to go back to work to cover my medical needs. No company should be allowed to discontinue any program that was funded in part by the employees while still working. Like I said previously, I have worked all my life. I don't think anyone would dream of discontinuing Medicaid or other programs that people don't even earn much less pay into. Patriot Coal should not be allowed to discard us after we retire.

If the management of Patriot Coal isn't capable of running a successful company, then why would anyone grant them a Chapter 11 and allow them to mismanage another company. Then they can do the same thing to another group of men who are working toward their retirement. This company needs to go out of business and keep the responsibilities they have already incurred. What message are we sending to other businesses if companies are allowed to declare a Chapter 11? If I could have foreseen this happening to me I would have joined the majority of the people in this country and got on welfare, food stamps and government medical insurance they never seem to suffer cutbacks.

I have worked for my benefits and no company should have the right to discontinue them at the stroke of a pen. I am asking that someone please look into this and help the Retirees of Patriot Coal to keep our benefits. By doing this you are helping working class America. We are a vital part of the fiber of our country.

Please help stop Patriot Coal from being granted a Chapter 11 Bankruptcy. If this cannot be done would you please help make them keep their commitment to their retirees?

Respectfully, *Kenneth Bailey*

Kenneth J. Bailey
HC 76 Box 795
Northfork, WV 24868
Phone: 304-862-2851
Cell: 304-888-9093



Patriot Coal Corporation
12312 Olive Boulevard
St. Louis, Missouri 63141
www.patriotcoal.com

December 17, 2012

KENNETH BAILEY
HC 76, BOX 795
NORTHFORK, WV 24868

Dear KENNETH BAILEY:

Since filing for reorganization under Chapter 11 of the Bankruptcy Code on July 9th, Patriot has been making difficult decisions to help ensure the company's future viability.

Every aspect of Patriot's cost structure is being analyzed to decrease our expenditures. As part of this process, Patriot's management team reviewed the range of wages and benefits for both employees and retirees. Based on this analysis, it is clear that Patriot's labor and retiree benefit costs have risen to levels that simply cannot be sustained with the challenges facing the company and the coal industry.

In order to restore itself to viability, Patriot intends to file with the Bankruptcy Court motions seeking approval to discontinue substantially all healthcare benefits and modify life insurance benefits for salaried and non-represented retirees. This includes benefits related to non-union retiree healthcare programs.

It is Patriot's intent to discontinue or modify these programs 60 days after receiving Court approval. If you are receiving this letter, you will be impacted by this planned change. You will be receiving a copy of the motion to discontinue or modify the programs once it is filed with the Court.

Until the Court approves these actions, you will continue to receive benefits under your current program, contingent on payment of monthly premiums through your current payment method. As you are aware, every year Patriot reviews the contribution levels for retiree medical benefits. Based on claims experience for the program in which you are enrolled, your 2013 monthly contribution will be \$1,014.91.

If you have any questions, please contact the Patriot Restructuring Hotline at 877-600-6531.

Sincerely,

A handwritten signature in black ink, appearing to read "MJL".

Michael J. Luna
Vice President – Human Resources & Employee Services

1-800-633-9005