

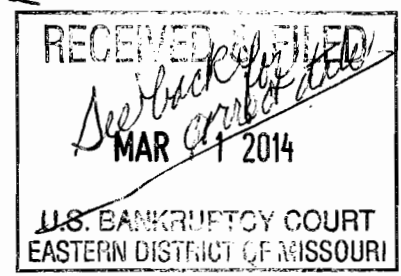
MARCH 17 2014

TO:

THE HONORABLE KATHY A. SURRATT - STATES
ATT: STEVE CRUSE DEPUTY CLERK CASE # 1251502
THOMAS F. EHLGTON U.S. COURT HOUSE
111 SOUTH 10TH STREET, 4TH FLOOR
ST LOUIS, MISSOURI 63102

FROM:

ROGER WYCISKALLA
4468 STATE HWY 154
SESSER, IL 62884



YOUR HONOR I AM WRITING YOU THIS LETTER
TO INFORM YOU OF A CHANGE IN MY
HEALTH CARE AS APRIL 1ST 2014 ENCLOSED
IS A LETTER FROM UNITED HEALTH CARE
P.O. BOX 29675 HOT SPRINGS, AR 71903
I RECEIVED ON 12TH MARCH INFORMING
MYSELF ON CHANGES IN MY HEALTH CARE
I INQUIRED BEST AS I COULD BY PHONE
ON WHAT WOULD CHANGE WHICH WAS
VERY DIFFICULT AS MOST ALL INQUIRIES
ARE BY INTERNET WHICH I DO NOT HAVE.
AS I UNDER STAND I WILL BE ENROLLED
IN MEDICARE ORIGINAL MEDICARE WITH
NO HELP ON PAYING MEDICAL BILLS FROM
INSURANCE UMR BUT THEY WILL PAY AN
UNCERTAIN AMOUNT ON PERSCRIPTIONS ONLY.

YOUR I NEED HELP TO PAY FOR INVS.
SINCERELY

ROGER WYCISKALLA

RECEIVED & FILED
MAR 17 2014
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI



PO Box 29675
Hot Springs, AR 71903

ROGER WYCISKALLA
4468 STATE HWY 154
SESSER IL 62884

March 03, 2014

Member ID: [REDACTED]

Dear ROGER WYCISKALLA:

Patriot Coal recently informed you that your current retiree medical coverage through the UnitedHealthcare® Group Medicare Advantage Preferred Provider Organization (PPO) plan will end at midnight on March 31, 2014. You can continue to use your PPO plan until that date. Then, under Medicare regulations, you will be dis-enrolled from your current plan and automatically enrolled in Original Medicare. Patriot Coal will also automatically enroll you in a medical plan administered by UMR to ensure no disruption to your coverage. Your UMR coverage will take effect April 1, 2014. **No action is required on your part.** Please refer to the letter you recently received from Patriot coal for complete details.

Alternatively, we are required by law to inform you that you have the option to enroll in an **individual** UnitedHealthcare plan once your current group plan ends.

An individual plan operates similar to your current employer group coverage. If you choose to enroll in one of our individual plans, you may be required to pay a monthly plan premium.

If you are interested in finding out more about one of our individual plans, please call the Customer Service Department at **1-800-457-8506**, 8 a.m. to 8 p.m. local time, Monday through Friday. TTY users should call **711**. You can also learn of other Medicare prescription drug and Medicare Advantage coverage options by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048

IMPORTANT: Electing to enroll in an individual plan may affect your current and future medical options provided by Patriot Coal.

NOTE

6 NOW AFTER APRIL 1 2014 I WILL NOT HAVE ANY MEDICAL INSURANCE ONLY (MEDICARE ORIGINAL) ALL HOSPITALS & DOCTOR OFFICES HEALTH INSURANCE AND - REQUIRE MRAMR545OT - MEDICARE SO THEY ARE ASSURED OF THEIR PAYMENT

TG_EP7060E_EG_MAONLY_0001A
H1509_140219_153808

YOUR HONOR I NEED HELP WITH THIS

What should you do if you do not request to enroll in an individual plan and your group coverage is terminated?

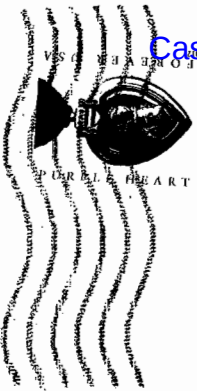
Until April 1, 2014, in order to receive covered services, you should continue to use your current UnitedHealthcare plan services for your health care. After that date, you can see any provider that accepts Medicare through the Original Medicare plan, unless you join a Medicare Advantage or another Medicare health plan.

If you have any questions, please call the UnitedHealthcare Customer Service Department at 1-800-457-8506, 8 a.m. to 8 p.m. local time, Monday through Friday. TTY users should call 711.

Sincerely,

UnitedHealthcare

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.



SAINT LOUIS MO 63101
14 MAR 2014 PM 7 L

ROGER WYCISKALLA
4468 STATE HWY 159
SESSER, IL 62884

RECEIVED+FILED
2014 MAR 17 AM 10:43

PLEASE USE BY
EASTERN
MAILING SERVICE

THE HONORABLE KATHY A. SURRATT - STATES
ATT: STEVE CRUSE DEPUTY CLERK CASE # 1251502
THOMAS F. EALYTON U.S. COURT HOUSE
111 SOUTH 10TH STREET, 4TH FLOOR
ST. LOUIS, MO 63102

ATTN: STEVE CRUSE
PLEASE FOR TO
KATHY A. SURRATT
Important

6310281125

PO Box 30543
Salt Lake City UT 84130-0543

103

UMR

START

APRIL 1 2014

(PERSCRIPTION
DRUGS ONLY)

> ~~XXXXXXXXXX~~
ROGER L WYCISKALLA
4468 STATE HWY 154
SESSER IL 62884