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U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI

~~MORE INFO~~

~~NOV-12~~

~~IN DEC-12~~

November 2012

CASE NAME: 12-51502-A659 PATRIOT COAL CORP.

Roger L. Wyciskalla  
4468 State Highway 154  
Sesser, IL 62884-2230

**IMPORTANT**

Dear Coal Act Retiree:

Effective January 1, 2013, your medical coverage will move from your current healthcare provider, UMR, to the United Healthcare Group Medicare Advantage PPO Plan sponsored by Patriot Coal and administered by United Healthcare. **Your medical benefits will remain the same and there will be no additional cost to you.** This should be seamless to you. You do not need to take any action at this time. Your retiree prescription drug benefits will continue to be administered by CVS Caremark/SilverScript.

Please read this information carefully and share it with anyone who may be assisting you with your healthcare decisions. Toll-free phone numbers are provided at the end of this letter for any additional questions you may have.

- You will receive a new ID card from United Healthcare in December for your 2013 medical coverage. You will begin using that new card on January 1, 2013.
- You will continue using your CVS Caremark/SilverScript card to get your prescription drugs filled.
- You will continue paying the same copays and same out-of-pocket expenses for your medical and prescription drug coverage.
- The United Healthcare Group Medicare Advantage PPO Plan will offer enhanced features, such as benefits for preventive care, wellness, and fitness.
- You will have 24/7 access to nurse lines and care management services.
- United Healthcare also offers comprehensive retiree advocacy and support programs – including care management resources for diabetes, heart disease and high blood pressure – which are one of the reasons Patriot Coal chose to partner with UnitedHealthcare for our retiree medical coverage.

**When will I receive more information?**

You will receive additional information from Patriot Coal and from United Healthcare as shown below.

Date	Event
November	You will receive a UnitedHealthcare retiree education kit with more details about your Coal Act benefits.
December	You will receive your UnitedHealthcare ID card in the mail.

**Help with health care decisions?**

You are encouraged to share the information in this letter with a family member or an authorized representative who assists you with your health care decisions. That person may call UnitedHealthcare with any questions.

**Who can I contact with questions?**

If you have questions now or after you receive your additional information, you may contact the resources below. For questions regarding your 2012 medical and drug coverage please contact the phone number on your current ID card from UMR and CVS Caremark/SilverScript.

For questions about ...	Contact	Phone number	Hours
The 2013 United Healthcare Group Medicare Advantage PPO Plan or If you want to opt out of your benefit plan	UnitedHealthcare	1-877-714-0178	8:00a.m. to 8:00 p.m. Seven days a week (Local Time)
Eligibility changes related to you or your dependents	Patriot Coal Benefit's Center	1-800-633-9005	7:30 a.m. to 4:30 p.m. Monday through Friday (CT)

**Does this change in healthcare providers relate to Patriot's bankruptcy case?**

No. This transition in coverage to United Healthcare is unrelated to Patriot Coal's bankruptcy case. Patriot is partnering with United Healthcare to provide your healthcare benefits because Patriot believes it is in your best interest and Patriot's best interest. As noted above, your medical benefits will slightly improve, and there is no additional cost to you.

## Frequently Asked Questions

### Related to United Healthcare Group Medicare Advantage PPO Plan

Patriot Coal is transitioning its Coal Act Medicare eligible retiree medical program from its current medical plan administered by UMR to the United Healthcare Group Medicare Advantage PPO Plan effective January 1, 2013. The plan will be administered by UnitedHealthcare (UHC).

**1. What do I need to do to enroll in the United Healthcare Group Medicare Advantage PPO Plan for Patriot employees?**

Nothing. The transition from your current UMR coverage to the new plan will happen automatically, effective January 1, 2013. You will not need to take any action to enroll in coverage.

**2. Will I have the same ID number/ID card as my covered spouse or dependent?**

You will each receive your own ID card - with your own unique ID numbers - from UHC in December. In 2013, when you receive medical services you will need to present your new card. You will not need to show your Medicare ID card, although you should keep it for your records.

**3. Will I have to pay premiums, other than the Medicare Part B premiums that I currently pay, under the new United Healthcare Group Medicare Advantage PPO Plan?**

No. You and/or your spouse and/or dependents will pay no additional amounts beyond what you currently pay for healthcare coverage. You will continue to pay Medicare Part B monthly premiums, as you do currently. For information on Medicare's Part B premium cost, please contact Medicare directly at 1-800-MEDICARE, 24 hours a day/7 days a week.

**4. Will my benefits be reduced in the new plan?**

No. In fact, in some cases they will be better than your current medical benefit plan.

**5. Will my pharmacy benefits change?**

No. You will continue to receive pharmacy benefits under the current plan administered by CVS Caremark/SilverScript.

**6. Do I need to be enrolled in Medicare Part A and Part B to be enrolled in the new United Healthcare Group Medicare Advantage PPO Plan?**

Yes. The federal government requires that you are enrolled in Medicare Parts A and B, and continue to pay your Part B premium, as you do currently, to participate in the United Healthcare Group Medicare Advantage PPO Plan or any other Medicare Advantage Plan.

**7. Does this new program have anything to do with Patriot's bankruptcy case?**

No. This program is completely unrelated to Patriot Coal's bankruptcy case. We are making this change because we have determined that transitioning to this plan

administered by United Healthcare is in your best interest and ours. As noted above, your medical benefits will remain the same, and there is no additional cost to you.

- 8. What happens if I select another Medicare Advantage or Medicare Part D plan in addition to accepting enrollment in the United Healthcare Group Medicare Advantage PPO Plan?**

The Centers for Medicare and Medicaid Services (CMS) do not allow a Medicare beneficiary to be enrolled in *more than one* Medicare Advantage or Part D plan at one time. CMS is the government organization responsible for overseeing Medicare.

You will be automatically enrolled in the United Healthcare Group Medicare Advantage PPO Plan for 2013; if you then enroll in an individual Medicare Part D or an individual Medicare Advantage Plan, you will automatically be dis-enrolled from the Patriot Coal plan and will lose the coverage. If you want to be covered by the United Healthcare Group Medicare Advantage PPO Plan in 2013, it's important to remember not to enroll in any other Part D or Medicare Advantage Plan on the individual market.

- 9. I've heard that if a retiree has both a medical and prescription drug plan, they must have the same administrator for both coverages. Is this true?**

This is only true if both the medical and drug coverages the retiree has enrolled in are individual products. With the group insurance that Patriot Coal is providing for you in the UnitedHealthcare Group Medicare Advantage PPO plan and your existing CVS Caremark/SilverScript prescription drug plan, this rule would not apply.

## **About the United Healthcare Group Medicare Advantage PPO Plan**

- 10. Why was UHC chosen as the carrier for the United Healthcare Group Medicare Advantage PPO Plan?**

Patriot Coal considered several leading carriers before choosing UHC as the carrier for the Medicare Advantage Plan for Coal Act retirees. UHC offers comprehensive retiree advocacy and support programs – including a 24/7 nurse line and disease management programs to help members who have chronic health conditions improve their health and lifestyle. UHC also offers a national network and worldwide emergency care to provide peace of mind to members who choose to travel in their retirement years.

- 11. What does the United Healthcare Group Medicare Advantage PPO Plan cover?**

You will receive information from UHC describing the plan coverage in late-November. The benefits have been customized to match the Coal Act Plan and to include enhanced benefits that Medicare requires, like wellness.

**12. Do I have to switch doctors?**

No. You can continue using the doctors you are currently using. You will receive information from United Healthcare which will reference a network of doctors. You are not limited to that network of doctors. Just as with UMR, the administration of your medical benefit will be easier for you if you use a doctor who accepts Medicare.

**13. I've already met some or all of my annual Out of Pocket Maximum under the current Plan. Will I receive credit for what I have paid this year?**

From January 1 through March 31, 2013 UHC will consider everyone's Out of Pocket Maximum totally met for the current plan year, and no copays will be charged for services received during that time. Starting with April 1, 2013 the usual plan Out of Pocket Maximum will reset and will apply for the following plan year.

**14. Am I covered for services if I travel outside of the United States?**

Yes. One of the benefits of the United Healthcare Group Medicare Advantage PPO Plan is that it will cover you for worldwide emergency services, 24 hours a day. If you become sick or are injured while traveling abroad, you can seek emergency care and it will be covered minus the emergency care copay.

**What's Next?**

**15. When will I receive more information from UHC about the new United Healthcare Group Medicare Advantage PPO Plan?**

• **November**

You will receive an educational kit from UHC with additional information about the United Healthcare Group Medicare Advantage PPO Plan, the covered benefits, health and wellness programs, and UHC discount programs that are all available to covered members.

• **December**

You and your covered spouse or dependent will each receive a member ID card that will cover you for medical. You also will receive an Evidence of Coverage document with details about your benefit coverage for 2013 and a brief Health Risk Survey from UHC. You are not required to participate in the survey but it will help UHC's nurses and doctors understand your needs.

**16. What is the Health Risk Survey, and why do I need to complete it? Will it affect my coverage or costs?**

The Health Risk Survey is a short questionnaire asking general questions about your health, so UHC can identify and recommend wellness and health improvement programs for which you might qualify. UHC will attempt to reach you two times by phone to complete the survey, or if you wish, you may complete the survey on paper and return it

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to UHC. This survey is optional. Your participation will not affect your coverage or your costs, but it will help UHC guide you toward programs and information that will be helpful to you.

**17. What if someone helps me with my health care decisions?**

You are encouraged to share information about these retiree medical plan changes with a family member or an authorized representative who assists you with your health care decisions. This person(s) may contact UHC on your behalf. For your protection, UHC may request legal documentation such as Power of Attorney for health care decisions.

**18. Who do I call if have additional questions about these changes?**

For questions about	Call	At This Phone Number
The United Healthcare Group Medicare Advantage PPO Plan	UHC	1-877-714-0178 8:00 a.m. to 8:00 p.m., 7 days a week (local time)
To opt out of the 2013 United Healthcare Group Medicare Advantage PPO Plan	UHC	1-866-846-9961 8:00 a.m. to 8:00 p.m., 7 days a week (local time)
Eligibility changes related to you or your dependents	Patriot Coal Benefits Center	1-800-633-9005 7:30 a.m. to 4:30 p.m., Monday through Friday (CT)
Your current retiree medical or drug coverage	Current carrier---UMR or CVS Caremark/SilverScript	The phone number is on your insurance card.

**General Questions about Medicare**


**19. Where can I get more information about Medicare?**

For more information, including the CMS "Medicare and You" brochure, go to [www.mymedicare.gov](http://www.mymedicare.gov). You can also request a printed copy of the brochure by calling Medicare at 1-800-MEDICARE and TTY users should call 1-877-486-2048, 24 hours/7 days a week.

*This document is intended to notify you of important changes made to Patriot Coal's benefit plan during the plan year beginning on January 1, 2013. In the event of any discrepancy between this information and the applicable plan documents, the terms of the applicable plan documents control.*

**Patriot Coal Benefits Department**

**This letter is intended to notify you of important information about your new Healthcare Claim Administrator and enhancements to your medical coverage during the plan year beginning on January 1, 2013. In the event of any discrepancy between this information and the applicable plan documents, the terms of the applicable plan documents control.**

 UnitedHealthcare®  
P.O. Box 29675  
Hot Springs, AR 71903-9675



12-01-2012

338APDLA1A1584001  
ROGER L WYCISKALLA  
4468 STATE HWY 154  
SESSER, IL 62884

Member ID: 930204338

Dear Roger L Wyciskalla:

Thank you for enrolling in UnitedHealthcare Group Medicare Advantage (PPO), a Medicare Advantage plan available through Patriot Coal-Coal Act Retirees.

Medicare has approved your enrollment in UnitedHealthcare Group Medicare Advantage (PPO) beginning 01-01-2013. You must show your UnitedHealthcare Group Medicare Advantage (PPO) ID card to your doctor or hospital each time before you receive healthcare. You may no longer use your red, white, and blue Medicare card to receive healthcare, because **Original Medicare will not pay for your healthcare while you are enrolled in this plan.** You should keep your Medicare card in a safe place. This letter is proof of insurance that you should show during your doctor appointments until you get your member card from us.

For information concerning the actual premiums that you may owe, please contact Patriot Coal-Coal Act Retirees, your employer group benefits plan administrator, or UnitedHealthcare Group Medicare Advantage (PPO).

As provided in your member materials, you will be responsible to pay any deductibles your plan may have. You will also need to pay your plan co-payments and co-insurance at the time you access/receive health care services. You may have no co-payment or a lower co-payment depending on your Medicaid eligibility level. Please refer to your Evidence of Coverage for complete benefit details.

Now that we have confirmed your enrollment, you may cancel any Medigap or supplemental insurance that you may have. Please note that if this is the first time that you are a member of a Medicare Health Plan (Medicare Advantage or Medicare Cost plan), you may have a trial period during which you have certain rights to leave (disenroll from) UnitedHealthcare Group Medicare Advantage (PPO) and purchase a Medigap policy. Please contact 1-800-MEDICARE (1-800-633-4227) for further information about Medigap policies. TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week.

**Please see reverse side for additional information.**





In general there are only certain times during the year you can disenroll unless you qualify for a Special Election Period. There are also Medicare Program limits on how often you can make a change to your Medicare coverage and what type of change you are allowed to make. Please refer to your Evidence of Coverage for detailed information regarding how and when you can disenroll. Contact your benefits representative prior to disenrolling for additional information. You can also call 1-800-MEDICARE (1-800-633-4227) to speak to a Medicare Customer Service Representative. TTY/TDD users may call 1-877-486-2048, 24 hours a day/7 days a week.

If you have any questions, please call our Customer Service Department at 1-800-457-8506. TTY users should call 711. We are open 7 days a week between 8:00 a.m.-8:00 p.m. local time. Please be sure to keep a copy of this letter for your records.

Thank you.

Plans are insured or covered by an affiliate of UnitedHealthcare Insurance Company, a Medicare Advantage Organization with a Medicare contract and a Medicare-approved Part D sponsor.





P.O. Box 29675  
Hot Springs, AR 71903-9675



11-29-2012

335APDLA1A0338501  
ROGER L WYCISKALLA  
4468 STATE HWY 154  
SESSER, IL 62884

Member ID: 930204338



Dear Roger L Wyciskalla:

Thank you for enrolling in UnitedHealthcare Group Medicare Advantage (PPO) available through your former employer/union group. Beginning 01-01-2013, you must get your health care as provided in your Evidence of Coverage. You will need to pay your plan copayments and coinsurance at the time you access/receive health care services, as described in your member materials. You may have no copayment or a lower copayment depending on your Medicaid eligibility level. You must show your UnitedHealthcare Group Medicare Advantage (PPO) ID card to your doctor or hospital each time before you receive health care. You may no longer use your red, white and blue Medicare card to receive health care, because **Original Medicare will not pay for your health care while you are enrolled in this plan.** This letter is proof of insurance that you should show at your doctor appointments or pharmacy until you receive your member ID card from us.

**What should I do now?**

Medicare must review all enrollments. We will send your enrollment to Medicare, and they will do a final review. When Medicare finishes its review, we will send you a letter to confirm your enrollment with UnitedHealthcare Group Medicare Advantage (PPO). But, you shouldn't wait to receive this letter before you begin using your benefits on 01-01-2013. Also, don't cancel any Medigap/Medicare Select or supplemental insurance that you have until we send you the confirmation letter.

If you are responsible for all or a portion of your monthly premium for this plan, you will be billed for that amount by your former employer/union group or by the Plan.

**What do I need to know about getting health care services?**

In most instances you must have Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) to be a member of UnitedHealthcare Group Medicare Advantage (PPO). If required and you don't have Medicare Parts A and B, we will bill you for any health care you receive from us, and neither Medicare nor UnitedHealthcare Group Medicare Advantage (PPO) will pay for those services. Also, if you have End Stage Renal Disease (ESRD), you may not be able to be a member of UnitedHealthcare Group Medicare Advantage (PPO), and we may have to send you a bill for any health care you've received.

In general there are only certain times during the year you can disenroll unless you qualify for a Special Election Period or if your former employer group/union group has other rules. There are also Medicare Program limits on how often you can make a change to your Medicare coverage and what type of change you are allowed to make that may or may not impact you depending on the enrollment rules of your former employer group/union group plan. Please refer to your



Evidence of Coverage for detailed information regarding how and when you can disenroll. Contact your Benefit Administrator at your former employer/union group prior to disenrolling for additional information. You can also call 1-800-MEDICARE (1-800-633-4227) to speak to a Medicare Customer Service Representative 24 hours a day/7 days a week. TTY/TDD users may call 1-877-486-2048.

If you have any questions, please call UnitedHealthcare Group Medicare Advantage (PPO) at 1-800-457-8506. TTY users should call 711. We are open 7 days a week between 8:00 a.m.-8:00 p.m. local time. Thank you.

Plans are insured or covered by an affiliate of UnitedHealthcare Insurance Company, a Medicare Advantage Organization with a Medicare contract and a Medicare-approved Part D sponsor.





December 5, 2012

ROGER WYCISKALLA  
4468 STATE HWY 154  
SESSER, IL 62884

Dear ROGER WYCISKALLA,

Thank you for your membership in a UnitedHealthcare® Group Medicare Advantage (PPO) plan.

Recently, due to an error with our print vendor, you may have received two enrollment kits for the UnitedHealthcare plan available through Patriot Coal. One of the kits mailed to your address may have included an incorrect name on the outside label. To avoid further confusion, please discard the incorrect kit, and keep only the kit with your name on it.

We apologize for any confusion or inconvenience this may have caused. **Please be assured this error will not affect your member ID card**, which you will receive before your January 1, 2013 effective date.

If you have any questions call Customer Service at 1-877-714-0178, TTY 711 from 8 a.m.–8 p.m. local time, Monday through Friday. Please let the customer service representative know you are a retiree of Patriot Coal.

We appreciate your membership and look forward to continuing to help you with your health care coverage.

Sincerely,

UnitedHealthcare

UnitedHealthcare® Medicare Advantage plans are insured through UnitedHealthcare Insurance Company and its affiliated companies, a Medicare Advantage organization with a Medicare contract.

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