Case 12-51502 Doc 2702 Filed 03/28/13/F Entered 02/04/13 15:2 JAN 2 8 2013 Mas Sis, My Systand started jurking for Peabody Con Co, at the age of 19. He helped to construct Victoria Mine in Warrick County, He then continued working for Peabody Coal for H240, until he retired, except for the 2 yrs. he spent in the United States Money was taken from his pay check to suport the United Wine Horker Insurance for of a yes. I wish to thank you for the suport of his insurance until his death in 2019. I am sure he expected that I would get the come benifity due to the fact that that he retired in time to be grand

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that he retired in time to be grandfathered into the 1974 pention. This quaranteed both of us UMWG Insur until death I stood at his side helping with everything, now I could die destitute, I coul for him at home during his illness of 10 years from lukanic Uns insurance is not a gift it is a payed for entitelment, as you can see by These pay checks & Copped. Ling our he thought he was leaving me will incured to help with my care untilmy death, Though you)

052172		TOTAL	53214		NET PAY	40921		021974	TOTAL	96684			NET PAY	37137
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United Mine Workers of America 900 Fifteenth Street, N.W. Washington, D. C. 20005

Bituminous Coal Operators' Association, Inc. 918 Sixteenth Street, N.W. •Suite 303 Washington, D. C. 20006

June 1, 1996

SUBJECT: The UMWA Health and Retirement Funds Celebrates 50th Anniversary

Dear Beneficiary:

On May 29, 1996, the UMWA Health and Retirement Funds celebrated their 50th Anniversary. As you know, the Funds were created in a contract between the UMWA and the Federal Government during a time of government seizure of the Nation's bituminous coal mines. The contract was signed in the White House with President Harry Truman in attendance.

The story of the Funds since that day in 1946 is a part of your lives. From their inception, the UMWA Funds have played the major role in providing you and your family's health care benefits and pensions.

From the early days -- the Funds' work in rehabilitating severely disabled miners served as a model for states to improve their own rehabilitation programs -to today's managed care delivery of Medicare and other health benefits, the Funds have been a consistent provider of quality medical care.

The Pension Funds have seen a major transition over the years. These Funds no longer rely solely on contributions to pay your pensions. The hundreds of millions of dollars paid to the Funds since the mid-70s are working for you. As a result, your pension checks will keep coming no matter what happens to the coal industry.

The United Mine Workers and the Bituminous Coal Operators' Association have, at times, had serious disputes over the Funds. At other times, we have recognized a common need and objective such as enacting Federal legislation known as the "Coal Act" that assures your promised lifetime health care henefits. We also agreed to make the contributions necessary to assure your pension benefits.

For 50 years, the Funds have provided necessary medical care and retirement income to many thousands of retired miners and their families. We want to congratulate you for your part in making the Funds' programs a success over the years, and to join with you in celebrating the 50th Anniversary of this unique institution known as the UMWA Health and Retirement Funds.

Sincerely,

United Mine Workers of

of America

Bituminous Coal Operators'

Association, Inc.

Coal Act Patriot Coal Corporation 2012 Medical Coverage for Retired Employees

THIS ENROLLMENT OUTLINES 2012 MEDICAL COVERAGE. YOU ARE NOT REQUIRED TO RETURN THIS FORM, AS YOUR BENEFITS WILL REMAIN THE SAME. HOWEVER, IT IS IMPORTANT THAT YOU REVIEW THE FOLLOWING INFORMATION.

Notice Regarding Grandfathered Status:

Patriot Coal Corporation believes your medical plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your medical plan may not include certain provisions of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other

provisions in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which provisions apply and which provisions do not apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status can be directed to the office of the plan administrator as noted below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthrefor. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Plan Administrator:

Phil Brandt
VP – HR & Employee Services
12312 Olive Boulevard, Suite 400
St. Louis, MO 63141

REMINDER: HOW THE PLANS WORK WITH MEDICARE

For retirees who are eligible for Medicare, Medicare is the primary plan and the company plan is secondary. This also applies to any covered dependents who are Medicare eligible. The company plan's benefits are reduced by the amount of Medicare's benefits for the same claim. The plan will not pay any benefit unless the Medicare-eligible retiree and dependent(s) are enrolled in Part A and Part B of Medicare. You must contact Patriot immediately when you or your spouse or dependents become eligible for Medicare. You may call the Patriot Benefits Department at 1–800-633-9005.

