



OCT 11, 2012

Dear Honorable Judge

I am the wife of a retired miner who worked for Arch Coal. As his spouse I have benefited from his insurance by having both hips replaced and gall bladder surgery. In 2009 I had the gall bladder surgery and while undergoing test they found I had 5 kidney stones which had to be removed but in the process they found I had a tumor on my adrenal gland which had to be removed first.

over

IF IT had not been for our
insurance coverage I don't
know how we could have gotten
through all of this. I know there
are other people worse off than
we are with cancer and all other
illness. So I hope you will have
it in your heart to do what is
best for all of the retirees +
their widows.

Sincerely
Phyllis Ferguson

