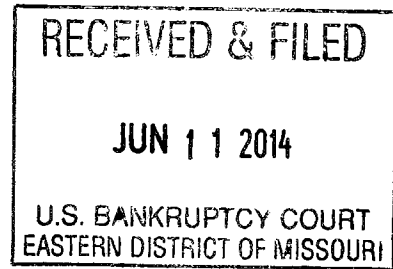


JUNE 8 2014

FROM: ROGER WYCISKALLA  
4468 STATE HWY 154  
SESSER, IL 62884  
CASE# 12-51502



TO: HONORABLE KATHY A. SURRATT - STATES  
U.S. BANKRUPTCY COURT EASTERN DIVISION OF MO.  
THOMAS F. ENGLETON U.S. COURT HOUSE  
111 SOUTH 10TH STREET  
ST LOUIS, MO 63102

YOUR HONOR:

I APOLOGIZE FOR BOTHERING YOU ALL  
THE TIME WITH MY PROBLEMS BUT I  
HAVE NO ONE ELSE TO TALK TO OR SHOW  
BILLS ETC TO AND I AM TRYING TO GET INTO  
AND HAVE MADE APPLICATIONS TO SEVERAL  
NURSING HOMES SO I CAN GET IN BEFORE  
COLD WEATHER AS I CAN NOT STAND TO  
LIVE ALONE THROUGH ANOTHER WINTER  
AS I DID NOT THINK THIS LAST WINTER  
WOULD EVER END AS YOU PROBABLY  
KNOW APRIL 31ST 2014 ENDED ONE  
INSURANCE COMPANY AND STARTED  
ANOTHER ONE ON MAY 1ST 2014 WHICH  
IS U.M.R. INSURANCE CO. WHICH I HAVE  
HAD TO DEAL WITH A FEW YEARS AGO AND  
THE RESULTS WERE NOT PLEASANT AT ALL!  
ENCLOSED YOU WILL FIND LAST APRIL BILLS ETC.  
I NEED YOUR HELP WITH PATRIOT COAL CO.

SINCERELY  
ROGER WYCISKALLA



## Your Explanation of Benefits Medical and Hospital Claims Processed in April 2014

For ROGER L WYCISKALLA

Date: May 25, 2014

Member ID: 930204338

Plan: UnitedHealthcare Group Medicare Advantage (PPO)

### **This is not a bill:**

- This monthly report of claims we have processed tells what care you have received, what the plan has paid, and how much you have paid out of pocket (or can expect to be billed). It is called your Explanation of Benefits (EOB).
- If you owe anything, your doctors and other health care providers will send you a bill.
- This report covers medical and hospital care only.
- If you notice something suspicious that might be dishonest billing, you can report it by calling Medicare at 1-800-633-4227, 24 hours a day, 7 days a week. (TTY users should call 1-877-486-2048.)

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

### **Your plan's Customer Service**

If you have questions, call us: 1-800-457-8506

We are here 8 a.m. to 8 p.m. local time, Monday - Friday

TTY/TDD only: 711

[www.UHCRetiree.com](http://www.UHCRetiree.com)

Customer Service has free language interpreter services available for non-English speakers.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Benefits, formulary, pharmacy network, provider network, premium, copayments, and coinsurance may change each year.

UnitedHealthcare Group Medicare Advantage (PPO)  
UnitedHealthcare  
PO Box 29675  
Hot Springs AR 71903-9675

144PARTCS1005003-05184-01  
ROGER L WYCISKALLA  
4468 STATE HWY 154  
SESSER, IL 62884



**TOTALS**  
for medical and hospital claims

**Totals for this month**  
(for claims processed from April 1 to April 30, 2014)

**Totals for 2014**  
(all claims processed through April 30, 2014)

Amount providers have billed the plan	Total cost (amount the plan has approved)	Plan's share	Your share
\$1,241.00	\$278.57	\$278.57	\$0.00
<del>\$16,912.35</del>	\$923.16	\$913.03	\$68.48

P.S. NOW I

HAVE A NEW INSURANCE COMPANY AS OF MAY 2014. U.M.R. INS CO. HAVE HAD U.M.R. LONG TIME AND HAD MANY PROBLEMS WITH U.M.R. SINCE COMPANY

Roger

SEVERAL BILLS ARE NOT PAID

I HAVE CALLED 1-800-457-8506 CUSTOMER SERVICE THEIR REPLY ALWAYS IS WE WILL GET BACK TO YOU OR WE ARE RESERVING OR BILL IS DISPUTED AND ETC. THIS IS THE REASON I AM ASKING FOR 750.00 TO PAY MY OWN BILLS AND NURSING HOME CARE AND MONTHLY CHARGES ETC

JUNE 8 - Roger Wiggall 2014



## **YEARLY LIMIT - this limit gives you financial protection**

This limit tells the most you will have to pay in 2014 in “out-of-pocket” costs (copayments) for medical and hospital services covered by the plan.

This yearly limit is called your “out-of-pocket maximum.” It puts a limit on how much you have to pay, but it does not put a limit on how much care you can get. Some items and services will not count toward that maximum. To learn more, please see Chapter 4 of your Evidence of Coverage (EOC).

- Once you have reached your limit in out-of-pocket costs, you stop paying out of pocket for all services.
- You keep getting your covered medical and hospital services as usual, and the plan will pay the full cost for the rest of the year.

### **Combined (in-network + out-of-network) limit**

In 2014, \$50.00 is the most you will have to pay for covered services you get from all providers (in-network providers + out-of-network providers combined).

As of April 30, 2014 you have had \$50.00 in out-of-pocket costs that count toward your \$50.00 combined out-of-pocket maximum for covered services.

████████████████████

\$0                      \$50.00

Roger Myskalla  
4468 State Hwy 154  
Sesser IL 62884

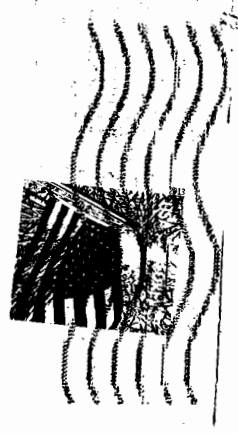
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CLERK, US BANKRUPTCY COURT  
EASTERN DISTRICT  
ST. LOUIS, MISSOURI, MO

HONORABLE KATHY A. SURRATT - STATES  
U.S. Bankruptcy Court Eastern Division of MO.  
THOMAS F. EADLETON U.S. COURT HOUSE  
111 SOUTH 10TH STREET  
ST LOUIS, MO 63102

SAINT LOUIS, MISSOURI  
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