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Non-Standard Plan H15 (Issued prior to Standard Medicare Plan Designs)	
PART A DEDUCTIBLE REIMBURSEMENT	YES, Only if Rider is Purchased
PART B DEDUCTIBLE REIMBURSEMENT	YES, Only if Rider is Purchased
MEDICARE PART B COINSURANCE REIMBURSEMENT	YES
SKILLED NURSING COINSURANCE REIMBURSEMENT	COINSURANCE DAYS 21-100

- Policy supplements any Medicare eligible expense
- Any charge denied by Medicare will not be covered by this supplement plan.
- The plan does not require precertification or predeterminations due to the plan paying based on Medicare's guidelines.

#### **PEKIN INSURANCE OBTAINS CLAIMS ELECTRONICALLY FROM MEDICARE**

- Provider should not need to file paper claims
- Medicare Part A and Part B claims automatically cross over for all insureds who have provided us with their Medicare HIC #.
- CMS has indicated providers should not bill in advance of Medicare's payment release or bill within 15 days of Medicare's payment. *WE DO NOT ACCEPT THESE TYPES OF PAPER CLAIMS.*

***PLEASE BE ADVISED THAT WE DO NOT GUARANTEE BENEFITS  
PRIOR TO A CLAIM BEING SUBMITTED AND APPROVED.  
ALL POLICY PROVISION, EXCLUSIONS AND LIMITATIONS WILL APPLY.***