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MEDICARE SELECT PLAN F – H47	
PART A DEDUCTIBLE REIMBURSEMENT	YES, ONLY AT IN-NETWORK HOSPITAL*
PART B DEDUCTIBLE REIMBURSEMENT	YES
MEDICARE PART B COINSURANCE REIMBURSEMENT	YES
SKILLED NURSING COINSURANCE REMIBURSMENT	COINSURANCE DAYS 21-100

*ID card indicates the In-Network/Select Hospital. Questions? Contact us at 800-371-9622

- 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.
- Part A deductible is not reimbursed when services are not performed at the selected In-Network hospital.

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.***