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MEDICARE HIGH DEDUCTIBLE PLAN F – H49	
ANNUAL DEDUCTIBLE	ANNUAL HIGH DEDUCTIBLE AS DEFINED BY MEDICARE
PART A DEDUCTIBLE REIMBURSEMENT	YES
PART B DEDUCTIBLE REIMBURSEMENT	YES
MEDICARE PART B COINSURANCE REIMBURSEMENT	YES
SKILLED NURSING COINSURANCE REMIBURSMENT	COINSURANCE DAYS 21-100

- Member will be responsible for all Medicare Eligible Out-of-Pocket, up to the Medicare Annual High Deductible, prior to any reimbursement under this plan. Visit www.Medicare.gov for information on the current year's High Deductible amount.
- Policy supplements any Medicare eligible expense
- Any charge denied by Medicare will not be covered nor applied to the annual High Deductible.
- 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.***