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H28 – Medicare Supplement with Wisconsin Mandated Coverages	
PART A DEDUCTIBLE REIMBURSEMENT	Only if Deductible Option was Purchased
PART B DEDUCTIBLE REIMBURSEMENT	Only if Deductible Option was Purchased
MEDICARE PART B COINSURANCE	YFS
REIMBURSEMENT	TLS
SKILLED NURSING COINSURANCE	COINSURANCE DAYS 21-100
REIMBURSMENT	COINSURANCE DATS 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.
- Eligibility, deductible/coinsurance information, and claim status are online. Provider resources are available at www.pekininsurance.com.

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.