

BRUCE & BARBARA BECKER
605 Harborview Pointe
Chapin, SC 29036
(803) 345-0518

November 30, 2015

United Health Care
Appeals & Grievances Dept.
6514 Meadowridge Road, 1st Floor
Attn: Dept. 96A
Elk Ridge, MD 21075

Re: Bruce Becker
CIP Member ID 100298612

Gentlemen:

Attached is the XL Health 2078 Member Liability Lookup Report, run date 11/3/2015 showing that I met my 2014 out of pocket of \$6700.00 on either 11/6/2014 (form date) to 10/6/2015 (paid date). The report states that as 8/6/2014 my out of pocket total was \$4,979.00.

I was previously informed, many times, by Care Improvement Plus personnel that I met my out-of-pocket of \$6700.00 on 8/31/2014. I called CIP customer service on November 3, 2015 to check on an invoice that should have been paid since the date of service was in September of 2014. That was the first time I was informed incorrectly that that my out of pocket was not met until November 2014.

The following out-of-pocket payments were left out of your attached report as follows:

5/8-5/15/14 Medical Univ. Hospital, Charleston, SC	\$1,257.00
5/8-5/15/14 Medical Univ. Hospital, Charleston, SC	\$1,911.00
5/8/2014 Medical University Hospital, Charleston, SC	419.00
5/9/2014 MUHA Charleston, SC	30.00
5/15/2014 MUSC Physicians, Charleston SC	51.65
4/18/2014 RT AMB SRG MUHA RT Charleston, SC	125.00
4/18/2014 MUSC Physicians	50.00
7/21/2014 Chapin Rehabilitation Clinic	200.00
6/3/2014 Carolina Urology	45.00
4/17/2014 Palmetto Imaging	<u>73.37</u>
	\$4,162.02

I am attaching proof of payment for the above.

So as you can see the total of my out-of-pocket payment as of 8/31/2014 was \$9,141.02 which indicates that Care Improvement Plus owes me \$4,162.02.

I am also attaching two letters from the Appeals Department of Care Improvement Plus both dated July 6, 2015 wherein you reversed decisions for payment to Lexington Medical Center for inpatient care for September 2, 2014 and September 11, 2014 to September 18, 2014 claims.

November 30, 2015

Please adjust my 2014 out-of-pocket to reflect my expenses as of 8/31/2014 to be in excess of \$6700.00 and pay all outstanding bills after the 8/31/2014 date.

Thank you.

Very truly yours,



Bruce Becker
Attachments

cc: South Carolina Office of Ombudsman
Jim Casserly, Director
Wade Hampton Building
1205 Pendleton Street
Columbia, SC 29201

2078 - Member Liability Lookup Report

Subscriber ID: 100298612 Year: 2014 Region: South Central PBP: 006 Facets Total: \$6,700.00 Optum Total: Total Member Liability: \$6,700.00

Claim Number	Claim Status	From Date	Paid Date	Amount Ded	Amount Copy	Amount Coins	Member Liability	Member Liability - Optum	Rolling Total
140161395300	02	01/13/2014	01/12/2014	\$0.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
14020E782100	02	01/16/2014	01/12/2014	\$0.00	\$50.00	\$50.00	\$50.00	\$100.00	\$100.00
14020F725500	02	01/15/2014	01/24/2014	\$0.00	\$50.00	\$22.72	\$72.72	\$172.72	\$172.72
14030F835000	02	01/22/2014	01/13/2014	\$0.00	\$13.00	\$0.00	\$13.00	\$185.72	\$185.72
14042H059300	02	02/07/2014	02/14/2014	\$0.00	\$50.00	\$0.00	\$50.00	\$235.72	\$235.72
1405G410900	02	02/19/2014	02/25/2014	\$0.00	\$50.00	\$21.52	\$71.52	\$307.24	\$307.24
14097H773100	02	03/25/2014	04/08/2014	\$0.00	\$30.00	\$0.00	\$30.00	\$337.24	\$337.24
140981014200	02	03/25/2014	04/15/2014	\$0.00	\$50.00	\$0.00	\$50.00	\$387.24	\$387.24
14098F535900	02	04/01/2014	04/15/2014	\$0.00	\$30.00	\$0.00	\$30.00	\$417.24	\$417.24
14106G170400	02	04/01/2014	04/18/2014	\$0.00	\$50.00	\$0.00	\$50.00	\$467.24	\$467.24
141041488500	02	04/10/2014	04/22/2014	\$0.00	\$50.00	\$0.00	\$50.00	\$517.24	\$517.24
14113G679800	02	04/17/2014	04/25/2014	\$0.00	\$0.00	\$88.04	\$88.04	\$605.28	\$605.28
14119G033200	02	04/18/2014	05/02/2014	\$0.00	\$30.00	\$5.04	\$35.04	\$640.32	\$640.32
14127G221000	02	04/18/2014	05/09/2014	\$0.00	\$0.00	\$1.65	\$1.65	\$641.97	\$641.97
14146E907400	02	05/08/2014	05/30/2014	\$0.00	\$1,676.00	\$0.00	\$1,676.00	\$2,317.97	\$2,317.97
14163H195600	02	06/05/2014	06/17/2014	\$0.00	\$0.00	\$21.56	\$21.56	\$2,339.53	\$2,339.53
1416E305600	02	05/15/2014	06/20/2014	\$0.00	\$425.00	\$0.00	\$425.00	\$2,764.53	\$2,764.53
14175F647100	02	04/30/2014	06/27/2014	\$0.00	\$50.00	\$0.00	\$50.00	\$2,814.53	\$2,814.53
14174I678400	02	06/04/2014	06/27/2014	\$0.00	\$19.02	\$0.00	\$19.02	\$2,833.55	\$2,833.55
14195I18700	02	05/20/2014	07/18/2014	\$0.00	\$30.00	\$0.00	\$30.00	\$2,863.55	\$2,863.55
14196E404300	02	06/01/2014	07/22/2014	\$0.00	\$75.00	\$0.00	\$75.00	\$2,938.55	\$2,938.55
14198H402300	02	06/05/2014	07/22/2014	\$0.00	\$30.00	\$0.00	\$30.00	\$2,968.55	\$2,968.55
14223G676300	02	07/24/2014	08/15/2014	\$0.00	\$65.00	\$0.00	\$65.00	\$3,033.55	\$3,033.55
14209E882700	02	07/09/2014	08/26/2014	\$0.00	\$180.00	\$0.00	\$180.00	\$3,213.55	\$3,213.55
14223F612800	02	08/06/2014	09/09/2014	\$0.00	\$250.00	\$0.00	\$250.00	\$3,463.55	\$3,463.55
14233G4497100	02	07/24/2014	09/16/2014	\$0.00	\$250.00	\$0.00	\$250.00	\$3,713.55	\$3,713.55
14234G460900	02	07/26/2014	09/16/2014	\$0.00	\$250.00	\$0.00	\$250.00	\$3,963.55	\$3,963.55
14252F309900	02	07/24/2014	09/26/2014	\$0.00	\$250.00	\$0.00	\$250.00	\$4,213.55	\$4,213.55
14255E303900	02	08/06/2014	09/30/2014	\$0.00	\$765.45	\$0.00	\$765.45	\$4,979.00	\$4,979.00
14268G768100	02	09/13/2014	09/30/2014	\$0.00	\$30.00	\$0.00	\$30.00	\$5,009.00	\$5,009.00
14248I387501	02	09/02/2014	10/06/2015	\$0.00	\$250.00	\$0.00	\$250.00	\$5,259.00	\$5,259.00
14266G685201	02	09/11/2014	10/06/2015	\$0.00	\$250.00	\$0.00	\$250.00	\$5,509.00	\$5,509.00
14266G685301	02	09/11/2014	10/06/2015	\$0.00	\$249.94	\$0.00	\$249.94	\$5,758.94	\$5,758.94
14266G685401	02	09/13/2014	10/06/2015	\$0.00	\$250.00	\$0.00	\$250.00	\$6,008.94	\$6,008.94
14331F830401	02	11/06/2014	10/06/2015	\$0.00	\$0.00	\$691.06	\$691.06	\$6,700.00	\$6,700.00

Detail Continued

				Amount
04/17/14	PALMETTO IMAGING DOWCOLUMBIA	SC		\$73.37
	DOCTOR & PHYSICIAN			
	Description			
	MEDICAL SERVICES			
04/18/14	RT AMB SRG MUHA RT ACHARLESTON	SC		\$125.00
	843-792-2311			
04/18/14	MUSC PHYSICIANS CHARLESTON	SC		\$50.00
	8437921197			
04/19/14	BEST WESTERN S&E CHARLESTON	SC		\$164.53
	Arrival Date	Departure Date		
	04/18/14	04/19/14		
	00000000			
	LODGING			

**BARBARA BECKER**

Card Ending 7-71010

				Amount
03/25/14	NETFLIX WWW.NETFLIX.LOS GATOS	CA		\$5.34
	WWW.NETFLIX.COM/CC			
03/25/14	COSTCO GAS #1102 000AUGUSTA	GA		\$34.81
	9999999999			
03/25/14	COSTCO WHSE #1102 00AUGUSTA	GA		\$134.99
	7067360540			
03/26/14	LIVINGSOCIAL 202-695-8945	DC		\$44.00
	DAILYDEAL			
03/27/14	CONSUMER CELLULAR INPORTLAND	OR		\$32.65
	800-686-4460			
03/27/14	BI-LO GROCERY #5722 CHAPIN	SC		\$31.12
	8775299466			
	Description			
	GROCERY STORE			
03/28/14	ROSS STORES 00712 71COLUMBIA	GA		\$13.90
	FAMILY CLOTHING			
03/29/14	BI-LO GROCERY #5722 CHAPIN	SC		\$124.23
	8775299466			
	Description			
	GROCERY STORE			
03/29/14	BI-LO GROCERY #5722 CHAPIN	SC		\$6.14
	8775299466			
	Description			
	GROCERY STORE			
03/29/14	LIVINGSOCIAL 202-695-8945	DC		\$17.07
	VARIOUS			
03/31/14	SHELL OIL 5754510250CHAPIN	SC		\$60.86
	GAS STATION			
04/01/14	COSTCO WHSE #0360 00CHARLESTON	SC		\$207.28
	8434602003			
04/02/14	BLUE COLUMBIA	SC		\$31.25
	8037514447			
04/02/14	SSM*COLUMBIA DEALSAV877-843-2900	MO		\$29.00
	877-843-2900			

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Payments and Credits

Summary

	Total
Payments	-\$4,143.00
Credits	
BRUCE BECKER 7-71002	\$0.00
BARBARA BECKER 7-71010	-\$84.89
Total Payments and Credits	-\$4,227.89

Detail *Indicates posting date

				Amount
Payments				
05/16/14*	BARBARA BECKER	CUSTOMER SERVICE PAYMENT THANK YOU		-\$4,143.00
Credits				Amount
04/28/14	BARBARA BECKER	SSM*COLUMBIA DEALSAV877-843-2900 877-843-2900	MO	-\$29.00
05/05/14	BARBARA BECKER	COSTCO WHSE #1008 00SPARTANBURG 8645154971	SC	-\$38.38
05/07/14	BARBARA BECKER	COSTCO WHSE #0360 00CHARLESTON 8434602003	SC	-\$17.51

New Charges

Summary

	Total
BRUCE BECKER 7-71002	\$2,300.74
BARBARA BECKER 7-71010	\$2,174.65
Total New Charges	\$4,475.39

Detail



BRUCE BECKER
Card Ending 7-71002

				Amount
04/30/14	TREEHELP INC 8773567333 NY	DIRECT MKTG MISC Description GARDEN SUPPLIES		\$34.90
05/03/14	CAPITAL COLUMBIA COLUMBIA SC	MEMBERSHIP CLUB		\$77.08
05/03/14	MURPHY EXPRESS #8684LEXINGTON SC	800-843-4298 Description GAS/SERVICES		\$42.97
05/05/14	CHEAPER THAN DIRT 54FORT WORTH TX	8004218047 Description Price SPORTING GOODS STOR \$138.58		\$138.58
05/05/14	MUSC PHYSICIANS CHARLESTON SC	8437926200		\$1,911.00

Detail Continued

				Amount
05/05/14	COSTCO GAS #1008 000SPARTANBURG 8645154971	SC		\$31.00
05/07/14	FOLLY BEACH CRAB SHA843-588-3080 USFC29412			\$65.21
	BARBARA BECKER Card Ending 7-71010			
				Amount
04/23/14	OPTUMRX, INC 0000000IRVINE 8007884863	CA		\$20.00
04/25/14	NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC	CA		\$5.34
04/26/14	LOWE'S OF IRMO, SC 0COLUMBIA 803-749-1272	SC		\$53.06
04/29/14	PUBLIX #883 00000088COLUMBIA 8636881188 Description REFER TO RECEIPT	SC		\$25.11
04/30/14	SC UROLOGICAL CONSULCOLUMBIA 8032540670 Description DOCTOR	SC	Price \$50.00	\$50.00
05/01/14	BI-LO GROCERY #5722 CHAPIN 8775299466 Description GROCERY STORE	SC		\$21.61
05/01/14	BI-LO GROCERY #5722 CHAPIN 8775299466 Description GROCERY STORE	SC		\$38.83
05/02/14	PARADIES # 030 QWEST COLUMBIA 8038228075	SC		\$22.00
05/02/14	PUBLIX #656 00000065COLUMBIA 8034070449 Description REFER TO RECEIPT	SC		\$91.55
05/03/14	CONSUMER CELLULAR INPORTLAND 800-686-4460	OR		\$45.53
05/05/14	COSTCO WHSE #1008 00SPARTANBURG 8645154971	SC		\$317.28
05/06/14	USPS 454180006800281IRMO 800-2758777	SC		\$12.35
05/06/14	PUBLIX #17 000000017IRMO 8636881188 Description REFER TO RECEIPT	SC		\$6.75
05/07/14	COSTCO WHSE #0360 00CHARLESTON 8434602003	SC		\$54.48
05/07/14	COSTCO GAS #0360 000CHARLESTON 8434602003	SC		\$50.91
05/08/14	NT AMB SRG MUHA NT ACHARLESTON 843-792-2311	SC		\$419.00

Continued on next page





Detail Continued

0 1 4 0 29036 290

003 004 01773 R07AXA2B

				Amount
05/09/14	CASHIERS OFFICE MUHACHARLESTON	SC		\$30.00
	843-792-2311			
05/10/14	HOMINY GRILL CHARLESTON	SC		\$26.55
	8439370930			
05/11/14	COSTCO WHSE #0360 00CHARLESTON	SC		\$44.34
	8434602003			
05/12/14	HOLIDAY INN RIVERVIECHARLESTON	SC		\$430.65
	Arrival Date	Departure Date		
	05/12/14	05/12/14		
	00000000			
	LODGING			
05/12/14	RITE AID 11608 RITE CHARLESTON	SC		\$35.78
	DRUG STORE/PHARMACY			
05/14/14	RITE AID 11608 RITE CHARLESTON	SC		\$6.50
	DRUG STORE/PHARMACY			
05/14/14	NORMS PIZZA SUBS & GCHARLESTON	SC		\$6.90
	8437230506			
05/15/14	COMFORT INN - RIVERVCHARLESTON	SC		\$277.62
	Arrival Date	Departure Date		
	05/12/14	05/15/14		
	00000000			
	LODGING			
05/16/14	SUNOCO 0278773700 COLUMBIA	SC		\$45.71
	AUTO FUEL DISPENSER			
05/18/14	BI-LO GROCERY #5722 CHAPIN	SC		\$7.54
	8775299466			
	Description			
	GROCERY STORE			
05/18/14	RUSHS 3 WEST COLUMBIA	SC		\$22.16
	803-796-5034			
	Description			
	FAST FOOD RESTAURAN			
05/19/14	BI-LO GROCERY #5722 CHAPIN	SC		\$7.10
	8775299466			
	Description			
	GROCERY STORE			

Fees

Amount

Total Fees for this Period

\$0.00

Interest Charged

Amount

Total Interest Charged for this Period

\$0.00

05764 R07AXA2B 01773

(000)

Detail Continued

				Amount
06/26/14	BI-LO GROCERY #5722 CHAPIN 8775299466 Description GROCERY STORE	SC		\$13.25
06/27/14	BEDBATH&BEYOND#0199 COLUMBIA 803-732-2330	SC		\$21.39
06/27/14	BI-LO GROCERY #5722 CHAPIN 8775299466 Description GROCERY STORE	SC		\$38.40
06/28/14	MARATHON PETROLEUM CROCK HILL AUTO FUEL DISPENSER	SC		\$29.93
06/29/14	SSA RIVERBANKS ZGO 6COLUMBIA 3033223031 Description GIFT, CARD, SOUVENI	SC	Price \$17.46	\$17.46
07/01/14	CASHIERS OFFICE MUHACHARLESTON 843-792-2311	SC		\$1,257.00
07/01/14	PHOTOSBY SHUTTERFLY 800-986-1065 PHOTOS	CA		\$2.69
07/01/14	BI-LO GROCERY #5722 CHAPIN 8775299466 Description GROCERY STORE	SC		\$8.10
07/01/14	LIVINGSOCIAL 202-695-8945 DAILYDEAL	DC		\$35.00
07/01/14	BI-LO GROCERY #5722 CHAPIN 8775299466 Description GROCERY STORE	SC		\$32.21
07/01/14	SUNOCO 0984144600 COLUMBIA AUTO FUEL DISPENSER	SC		\$44.73
07/02/14	COSTCO WHSE #0359 00CHARLOTTE 7045012403	NC		\$158.58
07/03/14	MUSC PHYSICIANS CHARLESTON 8437920799	SC		\$51.65
07/03/14	LOWE'S OF IRMO, SC 0COLUMBIA 803-749-1272	SC		\$21.58
07/03/14	BEDBATH&BEYOND#0199 COLUMBIA 803-732-2330	SC		\$7.69
07/03/14	CONSUMER CELLULAR INPORTLAND 800-686-4460	OR		\$55.98
07/06/14	CVS PHARMACY #7012 QBALLENTINE 8007467287 Description DRUGS AND SUNDRIES	SC		\$19.77
07/07/14	BI-LO GROCERY #5722 CHAPIN 8775299466 Description GROCERY STORE	SC		\$19.99





Page 1 of 2
 Customer Service 1-800-955-7070
 www.capitalone.com

May. 22 - Jun. 21, 2014 31 Days in Billing Cycle

Account ending in 9958

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$478.26	\$15.00	Jul 18, 2014

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$30,000.00 Cash Advance Credit Limit: \$15,000.00
 Available Revolving Credit: \$29,521.74 Available Credit for Cash Advances: \$15,000.00

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	3 Years	\$622
\$17	3 Years	\$602

Your estimated savings if you pay off this balance in 3 years: \$20

If you would like information about credit counseling services, call 1-888-326-8055.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$487.13	-\$487.13	+\$0.00	\$478.26	\$478.26

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRUCE BECKER #9958
 1 17 JUN CAPITAL ONE ONLINE PYMTAuthDate 16-JUN (\$487.13)

TRANSACTIONS FOR BRUCE BECKER #9958

1	20 MAY CHAPIN FAMILY PRACTICE803-3453414SC	\$9.40
2	21 MAY VA-HRC866-400-1238KS	\$27.00
3	23 MAY SAMS CLUB #6203COLUMBIASC	\$35.66
4	24 MAY HARDEE'S 1501754CHAPINSC	\$3.84
5	26 MAY ATLANTA BREAD COMPANY803-7911150SC	\$7.48
6	27 MAY FIREHOUSE SUBS #46WEST COLUMBIASC	\$8.88
7	28 MAY COSTLESS OUTLET OF LEXLEXINGTONSC	\$15.84
8	29 MAY MY NAILS N MORECHAPINSC	\$52.00
9	30 MAY CHAPIN FAMILY PRACTICECHAPINSC	\$25.00
10	31 MAY SUBWAY 00236398WEST COLUMBIASC	\$5.35
11	01 JUN HAPPY CHINA BUFFETCOLUMBIASC	\$33.65
12	01 JUN FOOD LION #0390WEST COLUMBIASC	\$3.33
13	03 JUN SOUTH CAROLINA DIAGNOSTI678-939-5694GA	\$14.67
14	03 JUN CAROLINA UROLOGY PRTNWEST COLUMBIASC	\$45.00
15	03 JUN BURGER KING #17616LEXINGTONSC	\$8.55

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	19,142
REWARDS EARNED THIS PERIOD	599
(reflects transactions posted during this billing cycle)	
AVAILABLE BALANCE AS OF 06/21/2014	19,741

For up-to-date rewards tracking, visit
www.capitalone.com
 or simply call 1-800-228-3001



INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4147097721119958 21 0478260487130015003



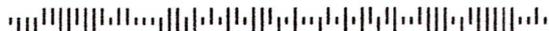
Account ending in 9958

Due Date	New Balance	Minimum Payment	Amount Enclosed
Jul 18, 2014	\$478.26	\$15.00	.

PLEASE PAY AT LEAST THIS AMOUNT

BRUCE BECKER
 BARBARA BECKER
 605 HARBORVIEW PT
 CHAPIN, SC 29036-7732

455733
 MSP 204

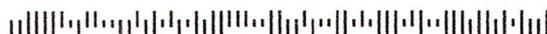


LESS WASTE!

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

Capital One Bank (USA), N.A.
 P.O. Box 71083
 Charlotte, NC 28272-1083



Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon.



Jul. 22 - Aug. 21, 2014 31 Days in Billing Cycle

Visa Signature

Account ending in 9958

NEW BALANCE

\$575.98

MINIMUM PAYMENT

\$15.00

DUE DATE

Sep 18, 2014

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$30,000.00

Cash Advance Credit Limit: \$15,000.00

Available Revolving Credit: \$29,424.02

Available Credit for Cash Advances: \$15,000.00

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	4 Years	\$804
\$20	3 Years	\$725

Your estimated savings if you pay off this balance in 3 years: \$79

If you would like information about credit counseling services, call 1-888-326-8055.

Previous Balance

\$338.21

Payments and Credits

\$338.21

Fees and Interest Charged

\$0.00

Transactions

\$575.98

New Balance

\$575.98

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRUCE BECKER #9958

1 17 AUG CAPITAL ONE ONLINE PYMTAuthDate 17-AUG (\$338.21)

TRANSACTIONS FOR BRUCE BECKER #9958

1	21 JUL	VA-HRC866-400-1238KS	\$27.00
2	21 JUL	CHAPIN REHAB CLINICCHAPINSC	\$200.00 ✓
3	22 JUL	SOLACE INTERNATIONAL, INC775-323-1413NV	\$39.95
4	22 JUL	RITE AID STORE #11571CHAPINSC	\$3.99
5	22 JUL	HARDEES 1501744IRMOSC	\$5.50
6	25 JUL	FOOD LION #1511CHAPINSC	\$5.93
7	28 JUL	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$43.00
8	30 JUL	LEXINGTON MEDICAL CENTERWEST COLUMBIASC	\$4.03
9	01 AUG	USPS 45180402029801016COLUMBIASC	\$3.81
10	01 AUG	LEXINGTON MEDICAL CENTERWEST COLUMBIASC	\$4.42
11	02 AUG	LMC CAFETERIAWEST COLUMBIASC	\$1.23
12	03 AUG	SUBWAY 00236398WEST COLUMBIASC	\$7.54
13	04 AUG	LEXINGTON MEDICAL CENTERWEST COLUMBIASC	\$3.84
14	05 AUG	BLIMPIE'S #11528COLUMBIASC	\$4.31
15	05 AUG	GRANBY CORNER GIFTWEST COLUMBIASC	\$17.40

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	20,154
REWARDS EARNED THIS PERIOD	721
(reflects transactions posted during this billing cycle)	
AVAILABLE BALANCE AS OF 08/21/2014	20,885

For up-to-date rewards tracking, visit
 www.capitalone.com
 or simply call 1-800-228-3001



INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$0.00	\$0.00

P, L, D, F = Variable Rate. See reverse of page 1 for details

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4147097721119958 21 0575980338210015009



Account ending in 9958

Due Date

Sep 18, 2014

New Balance

\$575.98

Minimum Payment

\$15.00

Amount Enclosed

.

PLEASE PAY AT LEAST THIS AMOUNT

LESS WASTE!

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

BRUCE BECKER
 BARBARA BECKER
 605 HARBORVIEW PT
 CHAPIN, SC 29036-7732

450510
 MSP 292



Capital One Bank (USA), N.A.
 P.O. Box 71083
 Charlotte, NC 28272-1083





CARE IMPROVEMENT PLUS

Specialized care for Medicare beneficiaries

July 06, 2015

Barbara Becker
605 Harborview St
Chapin, SC, 29036

Member ID #: 100298612 Case Number: 131457

Dear Mrs. Becker:

We received your request for an appeal on April 17, 2015 about Copayment for Inpatient Services, September 02, 2014; Claim Number: 14260G255500. Thank you for bringing this to our attention. We decided to overturn the denial for copayment of Inpatient Services rendered by Lexington Medical Center on September 02, 2014.

What happens next?

- We changed the refusal of payment for Copayment for Inpatient Services, September 02, 2014; Claim Number: 14260G255500 and your claim has been sent to the Claims Department to be paid within sixty (60) calendar days.

You have the right to:

- Ask for a copy of your case file and the criteria that we used to decide your case
 - To request a copy of your file, please contact me at:

Care Improvement Plus
Attn: Appeals Department
6514 Meadowridge Rd, 1st Floor
Elkridge, MD 21075
Phone: 1-800-204-1002, TTY: 711

- Send additional information about your appeal

Touche_72033_Appeal_Compliance

Y0066_140822_123450 CMS Approved 10022014
[UHCSCO_140822_123450]
AG502_Appeal_Overturn_Decision_v10022014.doc

If you need more information about this issue:

Please contact Member Services at:

Phone: 1-800-204-1002, TTY: 711

Fax: 866-272-2942

8:00 AM to 8:00 PM ET, 7 days a week

Address:

Care Improvement Plus
Attn: Appeals Department
6514 Meadowridge Rd, 1st Floor
Elkridge, MD 21075

If you have other issues, concerns or questions:

Please call Member Services toll-free at:

1-800-204-1002, TTY: 711, 8:00 AM to 8:00 PM ET, 7 days a week.

Sincerely,
UnitedHealthcare

Christalynn H

Appeals Representative

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

Touche_72033_Appeal_Compliance

351 W. Camden Street, Suite 100 • Baltimore, MD 21201 www.careimprovementplus.com

Y0066_140822_123450 CMS Approved 10022014

[UHCSO_140822_123450]

AG502_Appeal_Overturn_Decision_v10022014.doc



CARE IMPROVEMENT PLUS

Specialized care for Medicare beneficiaries

July 06, 2015

Bruce Becker
605 Harborview St
Chapin, SC, 29036

Member ID #: 100298612 Case Number: 131465

Dear Ms. Becker:

We received your request for an appeal on April 17, 2015 about Copayment for Inpatient Services, September 11, 2014 - September 18, 2014; Claim Number: 14268G204000. Thank you for bringing this to our attention. We decided to overturn the denial for copayment of Inpatient Services rendered by Lexington Medical Center on September 11, 2014 to September 18, 2014.

What happens next?

- We changed the refusal of payment for Copayment for Inpatient Services, September 11, 2014 - September 18, 2014; Claim Number: 14268G204000 and your claim has been sent to the Claims Department to be paid within sixty (60) calendar days.

You have the right to:

- Ask for a copy of your case file and the criteria that we used to decide your case
 - o To request a copy of your file, please contact me at:

Care Improvement Plus
Attn: Appeals Department
6514 Meadowridge Rd, 1st Floor
Elkridge, MD 21075
Phone: 1-800-204-1002, TTY: 711

- Send additional information about your appeal

Touche_72033_Appeal_Compliance

Y0066_140822_123450 CMS Approved 10022014
[UHCSCO_140822_123450]
AG502_Appeal_Overtturn_Decision_v10022014.doc

If you need more information about this issue:

Please contact Member Services at:

Phone: 1-800-204-1002, TTY: 711

Fax: 866-272-2942

8:00 AM to 8:00 PM ET, 7 days a week

Address:

Care Improvement Plus
Attn: Appeals Department
6514 Meadowridge Rd, 1st Floor
Elkridge, MD 21075

If you have other issues, concerns or questions:

Please call Member Services toll-free at:

1-800-204-1002, TTY: 711, 8:00 AM to 8:00 PM ET, 7 days a week.

Sincerely,
UnitedHealthcare

Christalynn H

Appeals Representative

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

Touche_72033_Appeal_Compliance

351 W. Camden Street, Suite 100 • Baltimore, MD 21201 www.careimprovementplus.com

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