

The Dakota Retiree Plan

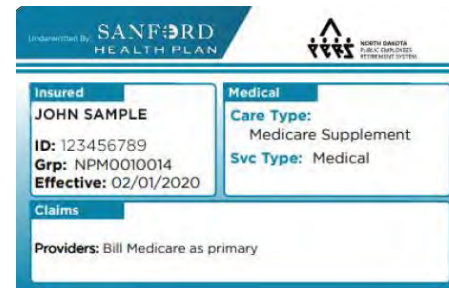
1 Medicare - pays first for medical and hospital visits



You get through Social Security

Note: Part A is free. You pay a premium to SS for Part B.

2 Sanford pays second – after Medicare. You need to have Medicare Parts A and B effective on or before your effective date of this Sanford Medicare Supplement.



Dakota Retiree Plan through NDPERS

3 Humana Group Medicare is the Prescription Drug Plan, also known as Part D.

