

# Choosing Your Health Care Plan

1

With the NCDS Healthcare Plan, you can choose lower premiums and higher deductibles, or review your anticipated needs for the next year and choose a lower deductible.

[Review Your Medical Benefits Summary](#)

2

If your family is generally healthy and typically only needs annual routine checkups, you may be better off with a higher deductible plan.

Do you think you'll have additional medical expenses in the coming year?

Choose a plan with a lower deductible and copays. You'll have less due for doctor visits and prescription drugs.

3

The \$\$\$ you save each month on premiums can be used for doctor visits and prescriptions. If you choose a plan considered to have a High Deductible (HDHP), you can set up a Health Savings Account (HSA) and may be able to deduct your contributions from your income taxes.

Use the HSA for eligible health expenses or let it grow on a tax-favored basis.



**NORTH CAROLINA**  
DENTAL SOCIETY.  
HEALTHCARE PLAN

## Key Benefits of Your NCDS Healthcare Plan



**GROUP PLANS**

New groups can join at any time of year.

Coverage for the most common issues affecting dental teams, including chiropractic and physical therapy.



Exclusive coverage for NCDS members, staff, spouses, and dependents.



Easy acceptance by healthcare providers.

Prescription drug coverage that meets your needs.



**A self-funded plan you can trust,  
with no giant corporations or stockholders demanding profits.**

**HAVE A QUESTION?**



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