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OVERVIEW OF ORGANIZED DENTISTRY

Organized dentistry is founded on the tripartite membership structure. In Massachusetts, this tripartite structure consists of the American Dental Association (ADA), the Massachusetts Dental Society (MDS), and one of thirteen local district (component) societies.

The mission of organized dentistry is to help dentists in every aspect of their careers, to promote positive public feelings toward dentistry, and to improve dental health throughout the United States. Over 85 percent of all active dentists in Massachusetts are members. They rely on organized dentistry to keep them informed of the latest clinical techniques, promote and protect their legislative concerns, and reduce their costs of doing business by utilizing MDS-endorsed business and financial services. A summary of the benefits available to members is listed below.



Insurance

Massachusetts Dental Society Insurance Services (MDSIS) provides health insurance for you, your family, and your staff. Contact MDSIS at 800-821-6033 for a personal consultation and quote.

Eastern Dentists Insurance Company (EDIC) and **Eastern Dental Insurance Agency (EDIA)** provide all lines of professional and personal insurance at discounted group rates and financial planning assistance. EDIC and EDIA offer professional liability, workers' compensation, auto, and homeowners insurance. To find out more, contact EDIC and EDIA at 800-898-3342 or visit their Web site at www.edic.com.

Great-West Life offers ADA members insurance customized to the needs of dentists and their families. Contact Great-West for more information at 800-568-2001 or www.insurance.ada.org.



Legislative Representation

Political clout today is found in numbers. Over 84 percent of all practitioners in Massachusetts belong to the MDS, making it the largest, most respected dental association in the state. The MDS employs a full-time lobbyist and has a devoted government relations staff to monitor and voice the concerns of dentists. Organized dentistry supports the ideals of choice, accountability, and nondiscrimination against dentists.



Continuing Education and Yankee Dental Congress

Members and their staff receive a discounted registration to the country's fifth-largest dental convention, the Yankee Dental Congress (YDC). Held annually in January, the convention features more than 300 of the top clinicians presenting scientific programs on various topics, including practice and financial management. Hundreds of dental exhibitors also come to YDC to present their new products, services, and technologies.



Financial Services

Eastern Dental Financial Services (EDFS) is a specialty practice designed and built to provide financial planning services to dentists. EDFs is endorsed by the MDS and offers independent, objective financial advice based on a consultative approach. Contact EDFs at 800-898-3342/edic.com

Bank of America is endorsed by the MDS to provide members with loan and credit card products. Bank of America offers a Platinum MasterCard or Visa, practice startup, acquisition, and home equity loans. Contact Bank of America at 800-457-3714 for more information.

NOVA Information Systems can provide your patients the option of paying for dental service with their Visa or MasterCard. To find out more, contact NOVA at 888-545-2207/merchantconnect.com

In addition to MDS programs, the ADA offers services through its **Member Advantage Program**. Education consolidation loans, free recovery service, payroll service, patient financing, hotel discounts, and mutual fund investing are a few of the options available. For more information, contact the ADA at 800-ADA-2308/www.ada.org.



Employment Services

Dental Career Network - Members of the MDS can access this innovative network to search for a position or to list themselves as seeking an associateship or practice for sale. Online career assistance is also available to help you refine your resume or CV. This service is available online at www.dentalcareernetwork.com.

MDS Publications - Classified listings appear in the *MDS News* every two months and the *Journal of the Massachusetts Dental Society* on a quarterly basis. MDS publications also keep you updated on current dental events or issues happening in the state, as well as discussing practice management and financial planning techniques.

Local Networking Events - Many positions are found through word of mouth. The MDS and local component districts offer members a variety of networking meetings, including the Yankee Dental Congress. YDC is the fifth-largest dental convention in the country, with over 5,000 nationally known and local dentists attending annually.



Dental Health Education

Members can obtain a wealth of information on dental health from the MDS's central office and the ADA's saleable materials department. Patient educational videos and pamphlets are available on a variety of topics, including prenatal nutrition, brushing and flossing, the use of fluorides, and dentures and denture care. Members can receive materials at no cost or at a greatly reduced price.



Practice Services

The strength of the membership allows the MDS and the ADA to secure special discounts on programs that help you do business. Current programs include discounts or special services for personal and professional insurance, patient financing, collection services, practice and equipment financing, and office supplies. A full list and contact information can be found in the reference directory of this book or online at massdental.org.

Members can also access the free contract analysis service. This service provides you with information to make an informed decision about many managed care or dental management service organization (DMSO) contracts. Contact the MDS for more information. ADA manuals and information packets on contracts are also available by contacting the ADA's Council on Dental Practice at 800-621-8099.



Peer Review

A free, members-only service, peer review provides an invaluable method for dentists to solve disputes with patients and third-party payers about dental treatment rendered. Peer review exists for the benefit of all parties involved and helps avoid costly litigation.



Networking Events

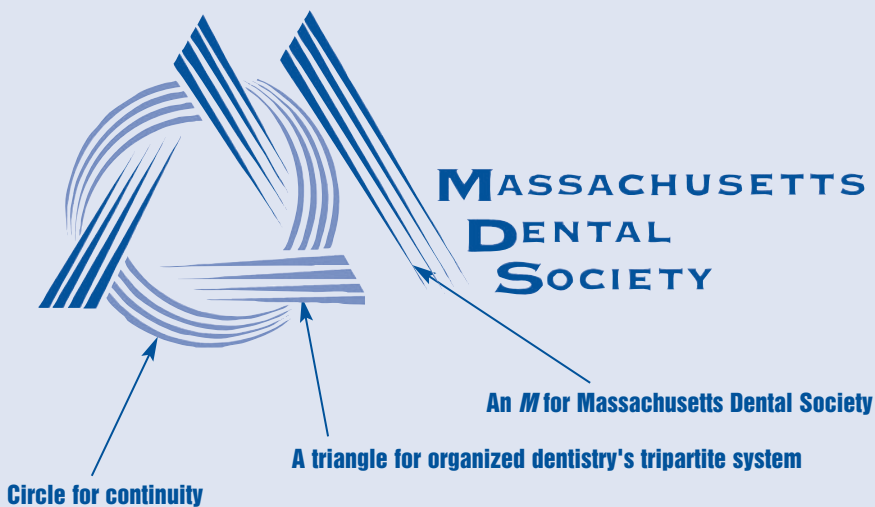
Networking with your colleagues is the best way to stay up-to-date on techniques, products, and management issues. The MDS, the ADA, and your local district provide opportunities to meet new dentists, discuss issues of concern, and develop a network of referrals and friendships.



Protecting the Image of Dentistry

On an annual basis, the MDS conducts public relations campaigns to communicate to members, consumers, government bodies, health insurers, and other health care professionals that the MDS member dentists are highly skilled and genuinely concerned with providing preventive dental oral care and the best possible professional dental services. The MDS actively uses newspapers, radio, television, and special events to promote the interests of its members and to improve the oral health of the community.

The meaning behind the logo:





EMPLOYMENT DIRECTIONS FOR NEWLY LICENSED DENTISTS

Making the transition from dental school to professional practice is one of the toughest challenges you will face. There are numerous options and no one option is best for everyone. It takes a lot of discipline and vision to decide where your talent will take you next. Below are some options available to you.



Postgraduate Training

General Practice Residency (GPR)

Designed for advanced clinical and didactic training in general dentistry with intensive hospital experience at the postdoctoral level. GPR programs provide instruction and experience in the delivery of care to a wide range of ambulatory and hospitalized patients. All GPR programs are sponsored by either a hospital or a hospital-affiliated institution such as a dental school or a Veterans Administration facility.

Advanced Education in General Dentistry (AEGD)

Provides advanced training in clinical dentistry and applied basic sciences. AEGD programs are planned, sequential postdoctoral training programs specifically designed to meet the needs of recent graduates wanting to enhance their skills as general practitioners. The program serves as an advanced supplement to the predoctoral dental curriculum, not a continuation of that training. The majority of AEGD programs are one year in length, but several programs offer two-year positions with a primary objective of training academicians.

Specialty Training

Training can take between two and four years at an accredited dental school. During this time, most loan payments can be deferred. For a full description of specialty courses and requirements, you can request the ADA InfoPak on Advanced Dental Education.



Working as an Employee/Associate

Working as an employee or associate can provide the satisfaction of practicing dentistry while balancing financial and family concerns. Most opportunities to work as an employee are as an associate in a private practice office. Other opportunities can be found in the areas of military service (including public health), teaching, insurance, research, or in a public health center. Some of the advantages and disadvantages of working as an associate or employee are as follows:

Advantages:

- Learn from an established dentist
- Gain additional business experience without risk
- Establish relationships with local dentists
- Improve skills without having to run a business

Disadvantages:

- Income potential may be lower than owning a practice
- Little or no input regarding practice philosophy
- Agreements not to compete may affect where you can practice later on
- Lack of control over management decisions
- Possibility of having to treat difficult or less lucrative patients

NOTE: Be sure to know your status as either employee or independent contractor. The employer saves money by paying you as an independent contractor, but the IRS may consider you an employee. Be sure to have your lawyer review your contract regarding this issue or contact the ADA's Division of Legal Affairs.

**Working for Yourself**

Being your own boss offers tremendous opportunity, and the only limitations you face are your own. Most dentists who graduate have little business experience, so it is necessary to have a clear vision of your needs, your goals, and the timeframes in which to accomplish them. Getting professional help is imperative, but knowing what you want comes first. You can buy into an existing practice, buy out the owner (or partner) of a practice, start your own practice from scratch, or share space in another office. Each option is further described below.

Buy In/Buy Out

Finding a practice that matches your skills and needs, and agreeing on the practice's fair market value, are the most important aspects of a buy-in situation. Be sure to refer to the ADA manual on practice valuation and consider hiring an independent practice appraiser and attorney. ADA manuals can be ordered at www.ada.org or 800-621-8099 and a list of practice appraisers is available from the MDS by calling 800-342-8747.

Advantages and disadvantages of buy-in and buy-out arrangements are as follows:

Advantages:

- Provides immediate income from existing patient base
- Allows opportunity to learn from an established dentist
- Reduces immediate need to hire staff

Disadvantages:

- Office could have old equipment or unsuitable facility design
- Might be difficult to change staff habits
- Fees and/or patient arrangements may be outdated

A buy-in or buy-out arrangement may be more costly than starting from scratch. Look carefully at buying an existing practice before committing to entering into negotiations. Be sure the practice is in an area that appeals to you. Take notice of the physical appearance of the practice (Does the building need work? Is the equipment outdated?) and the socioeconomic characteristics of the patient base. Try to uncover the reputation of the practice by asking other local businesses. In the end, calculate how much time, energy, and finances it will require to create the practice you want. Add this to the purchase price and determine if it is better to start a practice from scratch.

Starting from Scratch

The key to a successful start-up is to plan everything before you begin. It will take many months to do so, and this booklet cannot treat the subject in the detail required. There are many references available from the ADA. Having your own practice is the ultimate expression of who you are and what you value. You have the freedom to make your practice exactly what you want it to be. Advantages and disadvantages of starting from scratch are as follows:

Advantages:

- Complete autonomy
- May be less costly than buying out someone else
- Greater potential for financial reward
- Ability to design your own facility, choose your location, and select your staff
- Ability to set your own hours and schedule

Disadvantages:

- Low initial cash flow
- Difficulty in securing financing
- No existing patient base
- Tremendous amount of personal time and effort required
- Need to arrange for coverage during vacations, illness, etc.

Space Sharing

If you can rent space in someone else's office, you can build a patient base without having to outfit a complete practice. Advantages and disadvantages of space sharing are as follows:

Advantages:

- Allows you to work for yourself without a large initial investment
- Provides reciprocal coverage arrangement with other dentists
- Enables you to develop a patient base
- May lead to partnership or other equity arrangement

Disadvantages:

- Can be difficult to find this type of arrangement
- May be perceived as a “partner” by others
- Requires clearly identified expectations regarding shared expenses such as supplies, utilities, and staff

NEW ENGLAND DENTAL PRACTICE BROKERS, INC.



Practice Sales
Partnership Agreements
Practice Appraisals
Mediation/Dispute
Resolution

Jon J. Wendell, DDS
Benjamin C. Larkin, JD

Tel: 800.888.6506

Professional Service for Dental Professionals



ASSOCIATESHIP CONSIDERATIONS

Approximately 32 percent of recent graduates are choosing to sign an associate agreement with a private practice. Associateships are popular because they allow new dentists to gain technical experience and earn income without a financial investment. As an associate, you will be classified as either an employee or an independent contractor.



Classifications

An individual who provides services to or on behalf of an employer is classified as an employee. An employer is a person engaged in a business that has one or more people serving under oral or written agreements. In addition, employer-employee situations allow the employer the right to control the services of the employee or the manner in which they are performed.

The independent contractor maintains an independent practice within facilities owned by another dentist. The independent contractor reimburses the practice for the use of personnel and equipment, and receives no employer-provided benefits. In addition, the employer must have the right to control the services of the employee, or at least the manner in which they are done.

Part of the interest in employment classification is due to the potential rewards that misclassification holds for the parties. If a dentist is hired as an independent contractor, there is no obligation on the employer's part to provide workers' compensation, unemployment insurance, minimum wage, overtime compensation, or Social Security payments.

NOTE: A common misconception among dentists is that a contract provision stating that the relationship is that of an independent contractor will insulate the relationship from being found to be an employer-employee relationship. This is not the case. A contract provision denying an employer-employee relationship is ineffective if such a relationship in fact exists after applying the common law test. When professionals are subject to the control and supervision of the services they perform for others, they will be classified as employees and not independent contractors.



Methods of Compensation

New methods of compensation are being developed every day, so it is important to use your best business skills. A few common models are described below.

Salaried - Being paid a fixed amount gives you the advantage of planning your personal income accurately and the freedom of not having to address the business side of dentistry. With a salaried position you are limited as to the income you can receive; however, this type of position generally has defined work hours. Disadvantages of a salaried position may include less freedom to operate your own practice, the possibility of being required to see a higher volume of patients, and limited exposure to a variety of procedures.

Production-Based Commission - This arrangement pays based on the income you produce. Be sure to find out who is responsible for the lab charges and other direct expenses.

Collection-Based Commission - By far the most common arrangement, collection-based systems allow the owner to compensate the associate with a percentage of his/her monthly collections.

NOTE: Many offices have a deferred payment arrangement with patients and insurers, so you may not know when payment for the service you rendered is actually collected. Associates in these arrangements should ask questions to understand the collections process and past collection history. In addition, be sure to know if you are responsible for lab fees, other insurances, and professional dues.



How to Locate Opportunities

Some resources for learning about associate opportunities are as follows:

MDS and ADA Publications - Opportunities are posted in the *MDS News* every other month and in the *Journal of the Massachusetts Dental Society* on a quarterly basis. Statewide classified advertisements are also available online at www.massdental.org, and national opportunities are listed in the *Journal of the American Dental Association (JADA)* every month.

District Meetings - Attending district meetings allows you to meet local dentists in the area and hear of opportunities by word of mouth. For a list of meetings, you can contact districts directly using the phone directory in the back of this book.

Dental Career Network.com - This online career center allows dentists to post resumes or just search for available associateship positions. Other information on interviewing and career directions is also available.

Dental Office Brokers - These individuals work as agents on behalf of sellers. A listing of brokers working in Massachusetts is available from the MDS.

Sales Representatives - Networking with sales representatives can often provide information about an opening by word of mouth.



Contract Terms

Successful associateships don't just happen. You will need to make sure you enjoy a positive working relationship by having a reasonable and clearly understood financial arrangement with your employer. You may want to purchase *Associateships: A Guide for Owners and Prospective Associates* from the American Dental Association at www.ada.org. In addition, attorneys in the ADA's Division of Legal Affairs are available for assistance at 800-621-8099.

The major areas of a contract that need to be covered are as follows:

Parties - The name of the employer and the form of the entity of employer (corporation, partnership, or sole proprietor) should be identified, as well as that of the employee.

Time and Place - When the employee is to be present and where the professional care is to be provided are essential items.

Duties - A specific statement of the scope of the employee's duties and how they are to be rendered is needed.

Term - State the period of employment with the commencement date. State any extension options—for example, if the agreement will automatically renew on the same terms unless one party gives notice to terminate the agreement.

Compensation - Any salary, percentage of production or collections, and payment relating to capitation or PPO plans, bonus pay, sick leave, vacations, malpractice insurance, professional memberships, and continuing education should be described.

Benefits - If any are provided, specify the kind and amount for a medical plan, life insurance, and retirement plan participation.

Employer's Confidential Information and Trade Secrets - Provisions should be included governing the right of the employer to keep certain types of information confidential, including potential trade secrets such as patient lists and other property.

Access to Records - Access after employment termination and in the event of malpractice or other legal action requiring access should be detailed.

Restrictive Covenants - These are enforceable only when reasonable. Legal counsel should be consulted.

Termination - Also included should be disability, death, end-of-term, and at-will or for-cause provisions detailing grounds for termination and the effect of termination on the continuity of care or any owed compensation.

Dispute Resolution - It is no longer automatic to seek resolution of a dispute relating to an employment agreement in a litigated court action. Instead, consider a provision requiring the parties to use mediation/arbitration for all or some defined disputes.

These are some general and specific terms that may be incorporated into an employment agreement. It is also advised that you seek professional help in writing or evaluating employment contracts.

NOTE: Additional information is readily available on this topic. One such resource is the American Dental Association publication Associateships: A Guide for Owners and Prospective Associates. This 70-page guide provides an in-depth and clearly written review of all areas of associateships and offers a sample contract.

A world of information just a **CLICK** away

For information about the MDS . . . **just CLICK.**

For late-breaking legislative news that can affect your practice . . . **just CLICK.**

For Yankee Dental Congress updates and registration information . . . **just CLICK.**

For district events, news, and meetings . . . **just CLICK.**

To see and hear MDS-produced television and radio commercials . . . **just CLICK.**

To read the *Journal* and peruse classified ads . . . **just CLICK.**

just **CLICK**

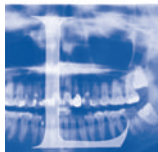


All this information and more is just a click away when you log on to the

Massachusetts Dental Society Web site at www.massdental.org.

The MDS Web site makes it easy for you to **C**onnect, **L**earn, **I**nform, **C**hat, and **K**now.

*When it comes to giving members all the information they need to know, sometimes things just **CLICK**.*



LICENSES AND PERMITS



Licensure

Massachusetts Board of Registration in Dentistry (BORID)

239 Causeway Street, Suite 500, Boston, MA 02114

617-727-9928 • www.mass.gov/dpl/boards/dn

BORID is the state agency with the power to grant and revoke licenses to practice dentistry and dental hygiene in Massachusetts. Contact BORID to request the license requirements and an application. A license in Massachusetts currently costs \$240 and is renewed biannually.

BORID also enforces the state's continuing education requirements. All dentists must earn 40 continuing education (CE) credits every two years; hygienists must earn 20 continuing education credits. Random audits are performed by the Board to verify completion of required credit hours. Questions regarding your license to practice or CE credits can be directed to BORID at the above address. Copies of the state's rules, regulations, and CE credit requirements regarding dentistry as well as official applications and forms can be found on the BORID Web site.

North East Regional Board (NERB)

8484 Georgia Avenue, Suite 900, Silver Spring, MD 20910

301-563-3300 • www.nerb.org

In Massachusetts, you must pass the NERB exam to obtain your license. NERB is an independent corporation, maintained by examiners who have been appointed to one of the 15 state dental boards that accept NERB exam results in lieu of administering their own test. You can also use the NERB Web site to check on exam dates and locations.

NOTE: Sample exams and study aids can be obtained through the American Student Dental Association (ASDA) office in Chicago, Illinois, at 800-621-8099 or at www.asdanet.org.



Prescription Drug License

Federal Drug Enforcement Administration (DEA)

JFK Federal Building, Room E400, Boston, MA 02203

617-557-2200 • www.deadiversions.usdoj.gov

Massachusetts Department of Public Health, Division of Food and Drugs

305 South Street, Room 218, Jamaica Plain, MA 02130

617-522-3700 ext. 6712 • www.mass.gov/dph/dcp

A license to prescribe controlled substances is distributed by the Drug Enforcement Administration and the Massachusetts Department of Public Health. In order to apply for a license from the DEA, you first need to contact the Department of Health to obtain a Massachusetts Controlled Substance Certificate. The current cost is \$150 for a three-year certificate.

Once you have a certificate, contact the DEA to request a license to prescribe controlled substances. A prescription license currently costs \$551 and is renewable every three years. You should also request the physician's manual that will explain the DEA rules and regulations.



Anesthesia Permit

Board of Registry in Dentistry

239 Causeway Street, Suite 500, Boston, MA 02144

617-727-9928 • www.mass.gov/dpl/boards/dn

An anesthesia permit is required for administering general anesthesia, deep sedation, conscious sedation, or nitrous oxide sedation. In addition to your personal permit, a facility permit is required where the use of anesthesia is performed. Facility and individual permits can be obtained through BORID. Anesthesia regulations can be obtained through the Massachusetts State House Bookstore.



Radiography Registration

Massachusetts Bureau of Radiation Control

90 Washington Street, Dorchester, MA 02121

617-427-2944 • www.mass.gov/dph/rcp

Every radiographic machine must be registered with the Massachusetts Bureau of Radiation Control. Contact the Bureau for an application and a copy of the state's radiation rules and regulations. Currently, a charge of \$25 per unit or per tube head is due on January 1. Inspection of your radiography equipment may be done by the radiation control department every five years. The Bureau may also perform random checks on your equipment every few years.

NOTE: When you have a radiography machine installed, the installer will notify the Bureau of Radiation Control. You should, however, obtain a copy of the Bureau's regulations prior to installing your radiographic equipment to be sure you meet all installation requirements.



Infectious Waste Disposal and Amalgam Waste Massachusetts Dept. of Public Health, Division of Sanitation

250 Washington St., 7th Floor
617-624-5757 • www.mass.gov/dph/dcs

The Division of Sanitation maintains copies of the rules and regulations regarding proper disposal of infectious waste. The MDS endorses EBI Consulting for waste pickup and disposal. Contact EBI at 800-786-2346 or www.ebiconsulting.com for information.

NOTE: Members can receive a copy of the current infectious waste regulations by contacting the MDS.



Hazardous Waste Disposal Massachusetts Department of Environmental Protection (DEP)

1 Winter Street, Boston, MA 02108
617-292-5667 • www.mass.gov/dep

Spent radiography fixer is classified by state and federal law as hazardous, and its disposal into sewers or septic systems is forbidden. Hazardous waste must be disposed of in accordance with the regulations of the Massachusetts Department of Environmental Protection.

For assistance, contact the department's compliance assistance line at 800-462-0444 or www.mass.gov/dep. You may also want to contact the Society's endorsed vendor for waste pickup and disposal, EBI Consulting at 800-786-2346 or www.ebiconsulting.com.



Amalgam Waste and Separators Massachusetts Department of Environmental Protection (DEP)

1 Winter Street, Boston, MA 02108
617-292-5667 • www.mass.gov/dep

General dentists, pediatric dentists, endodontists, and prosthodontists are required to install an amalgam separator. Oral surgeons, periodontists, and orthodontists do not need to install a separator at this time. The MDS has also secured discounts for members on a number of separator units. For a list of companies providing discounts to members, call the MDS at 800-342-8747 or go to massdental.org/atyourservice.



Infection Control

Centers for Disease Control and Prevention (CDC), Division of Oral Health

1600 Clifton Road, Millstop F10, Atlanta, GA 30333
770-488-6055 • www.cdc.gov

Dental offices are required by BORID to conform to the most recent CDC recommendations for infection control as published in the *Recommended Infection Control Practices for Dentistry*. Contact the CDC to obtain a copy or contact the MDS for assistance.



Employee Safety

Occupational Safety and Health Administration (OSHA)

JFK Federal Building, Room E340, Boston, MA 02203
617-565-9860 • www.osha.gov

The Occupational Safety and Health Administration has a number of requirements concerning employee safety and training, infection control, waste management, and hazardous chemicals. Contact the ADA or OSHA for a copy of the blood-borne pathogen regulations. Every dental practice must have an annual training program for its employees and supply them with a HEP-B vaccine at no charge. If you are opening a new office, you are required to post the Job Safety Health Protection poster (#2203), which can be obtained from OSHA. The ADA and the MDS can also be helpful in answering specific questions related to OSHA compliance and in supplying information needed to continuously meet government requirements.



Americans with Disabilities Act (AwDA)

US Department of Justice

Technical Assistance Office, Washington, DC 20550
617-695-1225 • www.ada.gov

The Americans with Disabilities Act is different from other discrimination regulations in that it does not simply prohibit discrimination; it also imposes certain affirmative duties on businesses, including dental offices, to take steps necessary to be accessible to disabled persons. It is recommended that all new dentists be acquainted with the AwDA's requirements. Members can obtain a free AwDA information packet through the MDS or the American Dental Association's Division of Legal Affairs. Information can also be obtained from the US Department of Justice, Office of the Americans with Disabilities Act information line at 202-514-0301 or on its Web site at www.ada.gov. In addition, the AwDA Technical Assistance Program has

been established by the federal government to help businesses comply with the duties and responsibilities required under the ADA. You can contact the regional technical assistance center at 617-695-1225 or www.adaptenv.org.



Medicaid/MassHealth

600 Washington Street, Boston, MA 02111
617-628-4141 • 800-325-5231 • www.mass.gov/masshealth

The federal government's Medicaid program provides basic dental insurance to people who qualify. In Massachusetts, the Division of Medical Assistance under the Department of Public Welfare administers the MassHealth dental program. To participate, contact the Division and review the contract and fee schedule.



Labor Law Posters

Federal and Massachusetts laws require all Massachusetts employers to display posters showing federal and state labor laws. Posters need to be displayed in an area of your office that is easily visible to your employees. The MDS Council on Dental Practice combined the various required posters into one, making it easier for members to adhere to the labor laws. The poster is laminated and one copy is provided to members at no cost. To request a copy, go to www.massdental.org.

Notes:



INSURANCE

You made a great investment in your career, and getting the proper insurance can protect that investment. A good way to begin a search for an insurance agent is through recommendations of other dentists or through the ADA or the MDS. Always choose a financially sound insurance company that is ranked with one of the better rating institutions such as Moody's InvestorService, Standard & Poor's, or A.M. Best. Below is an overview of the types of insurance and key language you should watch for in your policy.



Professional Liability Coverage

Liability insurance can protect you from the costs of litigation and damages awarded in the event that you are sued for malpractice. Two types of policies are occurrence and claims made.

Occurrence Policy - The insured will be covered for an event that takes place during the policy period regardless of when the claim is brought.

Claims Made Policy - The insured will be covered for an event that is reported during the policy period provided that the event takes place subsequent to a retroactive date stated in the policy declarations and prior to the expiration of the policy. If you move, retire or change carriers with a claims made policy, you will need to obtain an extended reporting endorsement, or "tail" coverage, or "prior acts" coverage. However, most insurers will offer a "tail" or "prior acts" coverage at no cost in the event of the insurer's relocation, death, permanent disability, or retirement after a stipulated number of years (i.e., 50 years of age and 5 years in practice).

Key points in professional liability policies:

- Be aware of what is not covered under the policy (e.g., multiple practice locations).
- Check policy limits - \$1 million/\$3 million is usually recommended as a minimum.
- If applicable, make sure the administration of conscious sedation and general anesthesia is included under the terms.
- Be sure to check that your policy covers acts of employee omission.



Disability Insurance

In the event that you become totally disabled, this insurance will pay you a benefit based on a percentage of your net income. One of the most important considerations in evaluating disability insurance is the company's definition of *disability*. Some important features or riders to look for in disability policies are as follows:

Own Occupation - If you become totally disabled from practicing dentistry, you can teach dentistry or pursue another career in a different field without a reduction in disability benefit.

Maximum Benefit Amount - Usually 60 percent of pretaxed net income.

Maximum Benefit Period - Until age 65 or older.

Cost-of-Living Increases - Disability payment adjusts according to inflation.

Noncancelable Policy - Only the policyholder can cancel.

Guaranteed Renewable - Premium rates should also be guaranteed.

Waiting Period - Can be between 30 and 180 days, but typically it is 90 days.

Residual or Partial Disability Benefit - If you become only partially disabled, you receive a partial disability benefit.

Future Increase Option (FIO) - Offers you the opportunity to purchase additional coverage each year without evidence of medical insurability.

Automatic Increase Rider (AIR) - Provides automatic increases to your monthly benefits each year. AIR helps insure your increasing income.

NOTE: It is generally advisable to pay premiums from personal income, not corporate or business income. In the event that you are disabled, the benefits are not taxed. Benefits would be taxed if premiums were paid through a corporation.



Life Insurance

Life insurance provides a cash payment to your spouse, your children, or a dependent that you have chosen in the event of your death. Following are the three basic options for life insurance and the level of risk associated with each.

Term Life: Often referred to as “the most protection per premium dollar,” term life is usually the least expensive life insurance you can purchase. Term insurance has a set premium each month and pays a set amount to your chosen dependent if you die. The policy does not build cash value and it must be renewed when the term period has expired.

Whole Life: Also called straight life, ordinary life, or permanent life. These policies cover you for as long as you live, without having to renew them. Whole life policy premiums are higher than term policy premiums, but you should remember that when you renew a term policy, the rate will rise. Many whole life policies build cash value and pay premiums that can earn interest. The amount of dividends is dependent on the investments the company makes with your premiums, but generally, whole life policies have a guaranteed death benefit.

Universal/Variable Life: A hybrid life insurance policy that pays a death benefit and can be used as an investment vehicle. Dividends and cash value are based on the performance of investments that you choose. A variable life or universal policy has a greater risk than a whole life policy, but it also has the potential for a greater return. With variable life policies there are no guarantees. If your investments lose money, your policy's value will decline.



Business and Property Insurance

Overhead Expense - During total disability, the insurance company pays the office overhead (e.g., electric bill, salaries of employees, rent). These benefits are generally payable for no more than two years.

Workers' Compensation - Required by the state of Massachusetts for all employees; your payment is based on your payroll.

Office Liability - Protects against bodily injury and property damage incurred by others, for which you are held liable.

Hazard - Protects your business against fire, water damage, and other disasters.

Homestead Act - The real property or manufactured home which serves as an individual's principal residence upon filing a Declaration of Homestead shall be protected against subsequent attachment, levy on execution, or sale to satisfy debts to the extent of five hundred thousand dollars (\$500,000) per residence, per family.



Health and Medical Insurance

A benefit-rich health insurance program is important for you, your family, and your staff. Selecting from among the different options and programs available is a very personal choice. The following table compares the three most common choices in the health insurance marketplace.

What are the differences?	HMO Health Maintenance Organization	POS Point of Service Plan	PPO/Indemnity Preferred Provider Organization
COST CHOICE	Less Less		➤ More ➤ More
How much do I pay?	Co-payments of \$5 to \$25 for every visit. There are no deductibles to meet.	Co-payments of \$5 to \$25 if you use a network doctor. You pay a percentage of the medical bill if you use a non-network doctor. There are no deductibles to meet.	You pay the entire bill until you meet your deductible (typically from \$200 to \$1,500). After that, you pay a percentage of every medical bill; the percentage is lower if you use a doctor in the PPO's network. There is a cap on total out-of-pocket expenses if your medical costs are considered "reasonable and customary."
How do I choose a doctor?	You must select a doctor from the HMO's network to have your care paid for.	You can either select a doctor from the POS network to have care paid for, or go out-of-network at a higher price.	You can go to any doctor.
How do I see a specialist?	You must get a referral from your primary care doctor to see a specialist.	You must get a referral from your primary care doctor to stay in network (and pay only a small fee), but you can go to any specialist without a referral for a higher price.	You can go to any specialist.
How are prescriptions covered?	2- or 3- tiered prescription coverage with Generic, Preferred, and Non-Preferred options. Each option has a co-pay with the lowest being generic and the highest being Non-preferred.	2- or 3- tiered prescription coverage with Generic, Preferred, and Non-Preferred options. Each option has a co-pay with the lowest being Generic and the highest being Non-preferred.	2- or 3- tiered prescription coverage with Generic, Preferred and Non-Preferred options. Each option has a co-pay with the lowest being Generic and the highest being Non-preferred.
What kind of health care services will I get?	Preventive care is provided and paid for on a regular basis; you may also have access to health improvement programs.	Preventive care is provided and paid for on a regular basis; you may also have access to health improvement programs.	Typically, preventive care services or health improvement programs are not covered.
What is the plan's responsibility for quality of care?	The plan bears responsibility for the quality of care you get.	The plan bears responsibility for the quality of care received in the network.	The plan takes no responsibility for the quality of care you get.

Additionally, you should look for the following fine print in your health insurance policy:

- **Preexisting Conditions** - Does your plan limit benefits based on preexisting conditions?
- **Maximum Benefit** - Is it limited or unlimited?

- **Waiting Periods** - Are there any in your plan?
- **Out-of-Area Coverage** - Does your plan provide for coverage when you are “out of area”? What if you are out of the state or out of the country?
- **Network Directories** - If you are picking an in-network provider, confirm with your carrier's 800 number or Web-based network directory that the desired provider is in network. Failure to verify with the carrier that a provider is in network can result in your having to pay for the service yourself.
- **Renewal Period** - Plans renew each spring or on the anniversary date, depending on the carrier. Be sure to renew on time, or you may be penalized.
- **Guaranteed Renewal and Noncancelable Regardless of Age or Health** - This is important to ensure that your policy is sound for the future.
- **Living Benefit** - If you are diagnosed with a terminal illness (less than 12 months to live), this will allow you to receive a partial benefit early.
- **Accidental Death** - The policy may pay a higher benefit if death is accidental.
- **Waiver of Cost** - If you become totally and permanently disabled, premiums are waived.

NOTE: Health care is as much education as anything else. You must be on top of the requirements and restrictions of your program. Read your carrier policies carefully. If you have a question, call the carrier's 800 customer service number, ask the question, take the representative's name and title, note the date, and keep all this information in your records.



Insurance Quick Reference

MDS Insurance Services, Inc.	800-821-6033/mdsis.org
Eastern Dental Insurance Companies (EDIC/A)	800-898-3342/edic.com
Great-West Life	800-568-2001/greatwest.com
ADA Insurance Resources	800-621-8099 ada.org/prof/prac/insure



RISK MANAGEMENT

Since approximately 75 percent of all practicing dentists in the United States will have claims filed against them at some point during their careers, risk management is an area that you cannot afford to ignore.

Risk management involves recognizing and defining the causes of malpractice claims and the common areas of professional liability, and learning how to protect oneself against the loss incurred if such claims are filed. To decrease the risk of malpractice claims, you will have to pay particular attention to issues of informed consent, and develop effective communication and patient relation skills. You will also have to develop and maintain a thorough record-keeping system.



Record Keeping

A patient record is required by law in order to avoid charges of professional misconduct. There is no legal requirement that a patient record be kept on paper; however, paper records are regarded as being the most available, accurate, and credible. The rules below should be followed whenever you make entries in patient records.

- Use a consistent style for entries. Consistency lends credibility to your records and to your professionalism in maintaining them.
- Date and explain corrections. All corrections should be made as they occur, with the true date and reason for the correction, to preserve the integrity of the patient record.
- Use ink. Pencil entries fade over time and are easily altered, which makes the record's integrity subject to speculation.
- Use single-line crossout. This is the best way to make a physical alteration to the record, while preserving the integrity of the patient record.
- Do not use correction tape or fluid. Correction fluid is messy and indicates that information was eliminated because the dentist had something to hide.
- Write legibly. An illegible record can be worse than no record at all. It makes the dentist look careless and disorganized.

- Express concern about patient needs. Document that you listened to, noted, and addressed the patient's expressed needs.
- Never write derogatory remarks in the record. Although it is okay to record negative information, such as a patient's failure to follow treatment advice, insulting material serves to convey an aura of unprofessionalism.
- Do not note fees in the records. Fees are not patient information. They should be kept in a separate financial record, where it should be noted that the fees were discussed with and understood by the patient.
- Record missed appointments and failure to follow instructions. This information is vital to a complete record and will prove very helpful in defending any court action.

NOTE: The dentist has custody of the medical information contained in a patient's record, not ownership. Massachusetts law requires that dentists make records available upon a patient's request, and cannot be withheld for nonpayment of services provided. You may, however, charge a "reasonable" reproduction fee.



Informed Consent

A patient's willingness and knowledgeable agreement to have dental procedures performed on him/her is necessary if you are to avoid being charged with malpractice or misconduct. Your ability to effectively explain procedures, answer questions, and offer alternatives will be vital to avoiding costly litigation. Informed consent does not require a written confirmation, although it is wise to have a signed consent form when performing an invasive procedure, a procedure with established foreseeable risks, or a procedure for which a reasonable patient would expect to receive a formal explanation of risks.



Dispute Resolution

One of the most valuable risk management tactics is conflict mediation. Since most complaints and actions brought by patients are the result of a breakdown in communication between the dentist and the patient, methods of reopening the lines of communications can often be effective in resolving the dispute. When the dentist attempts to resolve the dispute by discussing the patient's concerns directly with the patient, and this process is ineffective, the patient has the option of bringing the issue to the MDS's peer review process. Peer review, which is available only when the dentist in question is a member of the tripartite organization, can be effective in avoiding costly litigation.



TAXES

As a Massachusetts dentist, you must pay all required taxes in order to maintain your license to practice. The Department of Revenue will report any unpaid taxes to the Board of Registration in Dentistry (BORID), which may revoke or suspend your license until your tax obligations are fulfilled.

Personal Income Tax

Your federal and state income taxes are due by April 15 of each year, unless the date falls on a Saturday, Sunday, or holiday. These taxes are due regardless of whether your status is that of employee or independent contractor.

Self-Employment Tax

As the name suggests, if you are self-employed as an independent contractor or as a practice owner, you must pay self-employment tax. This is in lieu of FICA and Medicare taxes that are deducted from the pay of regular employees. The self-employment tax is due quarterly, on the fifteenth of the month that follows the close of the quarter.

State Use Tax

All taxable items purchased for your business must have sales or use tax paid on them. Ordinarily, if they are purchased from a Massachusetts retailer, the tax is collected at the time of the sale. If you make a purchase from an out-of-state retailer who doesn't collect the tax at the time of the sale, you must file a State Use Tax form by April 15 of the following year.

NOTE: You can contact the MDS for a list of items that must be reported on the State Use Tax form.

Payroll Taxes

If you have any employees, you must apply for a federal tax ID number (TIN) and a state unemployment ID number. For a federal ID number, call 800-829-3676 and ask for Form SS-4. As an employer, you are responsible for paying federal withholding, FICA, Medicare, and federal unemployment taxes. Some of these monies are deducted from your employee's gross pay and some are matched by you. These are due on the fifteenth of each month and are deposited through your business bank account. You must file Forms 940 and 941 by the end of the month following the close of the

quarter. You also must pay state withholding and state unemployment taxes quarterly, due by the end of the month following the close of the quarter.

It is strongly recommended that you choose a tax accountant who specializes in health care. Such a professional can best help advise you regarding loans, deductions, and taxes.



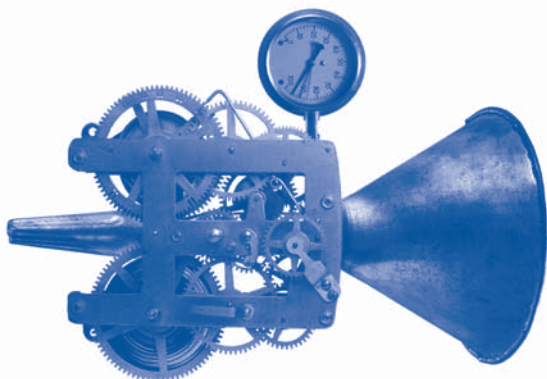
Personal Property Tax

Most communities levy a personal property tax, paid quarterly on business and personal property. This tax is calculated on a dollar rate per thousand dollars of property value. If you own dental equipment, you are required to file an inventory and valuation with the community in which you own the property. Each city or town will bill you for these taxes.



Keeping Records

Many software programs make it easy to keep track of the myriad taxes you are required to pay. There are also professional service companies who will do it for you. Tax planning is a very complex aspect of running a business and should be undertaken with competent professional advice.



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FINANCIAL PLANNING

Financial planning is a very broad and sometimes confusing issue. You should try to align yourself with accountants and attorneys who can help. As with insurance, the best advice is often obtained from local colleagues or from staff members at the MDS or the ADA. The MDS endorses **Eastern Dental Financial Services** for financial planning. For assistance, call them at 800-898-3342. Experts agree that budgeting, managing debt, and saving for the future are keys to financial freedom, but most of all, building a secure financial future takes discipline. Here are some tips to get started.

- Put aside a regular amount in savings or other investments. It's never too late or too early to start. By starting early you can benefit from compound interest. Compounding is the most powerful tool for you to use in reaching your retirement goals.
- Get out of debt. Establish a budget that pays off any credit cards or other high-interest-rate loans first. Once you have all your credit cards paid off, shift the money you were sending to your credit card companies to your student loan payments. The faster you reduce the principal amount on your loan, the more secure your financial future will be.
- Plan for large purchases. Anticipate the need to replace major appliances or automobiles or to make home repairs. Put away a small amount each month and you will be able to purchase these items with cash rather than credit.
- Diversify your investments. Have some of your money in an investment that is easily converted to cash for emergencies. As the saying goes, "Don't put all your eggs in one basket."
- Make a plan and review it every year. Find a financial planner or accountant whom you trust and feel comfortable talking with. Determine with your financial advisor what type of retirement and savings options you should use.

In addition, some good books on financial planning that you may want to utilize are *The Richest Man in Babylon* by George S. Clason, *The Wealthy Barber* by David Chilton, and *The Millionaire Next Door* by Thomas J. Stanley and William D. Danko.



CONTINUING EDUCATION

The Board of Registration in Dentistry (BORID) requires all licensed dentists to complete no less than 40 hours of continuing education (CE) in a two-year licensing period. These credits must be from courses directly related to patient care. Record keeping is the responsibility of the dentist and is done on an “honor system,” whereby you must present proof of achievement when requested by BORID.

The Massachusetts Dental Society maintains a Continuing Education Registry. For a small fee, members can mail in CE course receipts and have them entered into a database. Members of the registry are provided a clean, easy-to-read printout every six months of all courses taken. For more information, contact the CE Registry at the MDS headquarters at 800-342-8747 and speak with Susan Karp at extension 250.

Pursuit of excellence is a journey, not a destination. If you aspire to excellence, you understand that learning is an ongoing process having its own rewards. Even the best dentists of our time continue to study and take classes.



Where to Find Continuing Education Courses

The MDS, in cooperation with the dental societies of the five other New England states, sponsors the Yankee Dental Congress (YDC) held annually in January. YDC is the fifth-largest dental convention in the country. Each year, YDC features the top clinical and personal speakers from around the world. Hundreds of exhibitors are also on hand to display their newest products and offer special discounts to attendees. Members of the MDS and the American Dental Association receive a reduced registration rate. Current rates for YDC can be found at www.massdental.org, and a nationwide listing of CE courses can be found at www.ada.org.



The Yankee Institute

The Yankee Institute offers dentists in New England quality lectures, workshops, and hands-on courses by the best clinicians in the field. Most Institute courses are held at the Massachusetts Dental Society in Southborough, located just off the Massachusetts Turnpike (I-90). For a listing, check the MDS Web site at www.massdental.org/CE.



FAQs

Q: What are some important aspects to look for in an associate contract?

A: Be sure that you understand the method by which you will be compensated (page 11) and how that may or may not change over time. Check to see if you will receive benefits such as health insurance coverage, sick pay, vacation, 401k plan, and reimbursement for professional expenses such as continuing education and travel. Also note if you will be responsible for expenses such as lab costs and who will own patient records. Signing an associate contract will have serious financial and professional consequences, so be sure to find a professional lawyer to review the contract before signing. In addition, you can contact ADA attorneys on staff for assistance at 800-947-4746.

Q: Where can I get some additional information on associate contracts?

A: Consider purchasing *Associateships: A Guide for Owners and Prospective Associates* or *Frequently Asked Legal Questions* from the American Dental Association. Both manuals are excellent sources of in-depth information. Contact ADA saleable materials at www.ada.org or 800-947-4746 to order a copy.

Q: How long do I need to keep patient records?

A: It is recommended that dentists keep patient records for a minimum of 10 years. Patient records include any radiographs, written clinical notes, models, photos, and related materials. You should also consult with your professional liability (malpractice) provider before destroying any patient records.

Q: Where is the best place to start looking for a job?

A: The three best places to search for jobs are: classified listings in both the *MDS News* and the *Journal of the Massachusetts Dental Society*, the online Dental Career Network at www.dentalcareernetwork.com, and personal networking. Word-of-mouth openings are common. Attending dental meetings in an area you are interested in will help you hear about openings and meet colleagues already practicing in that area. Also, by becoming a member of organized dentistry, you will automatically receive the *Journal* and *News* and a discount on the DCN.

Q: What do I have to know about infectious waste disposal?

A: The Massachusetts Department of Public Health regulates the storage and disposal of infectious or physically dangerous medical or biological waste. Dentists must be in compliance with these regulations. Members can receive a free copy of the state regulations from the MDS by calling 800-342-8747.

Q: What procedures can my staff legally perform?

A: The Board of Registration in Dentistry (BORID) has determined which procedures can be delegated to your hygienist or dental assistant at the discretion of the dentist. Dentists can obtain the list of delegable procedures from the MDS Web site at www.massdental.org or by calling 800-342-8747.

Q: What insurance is immediately necessary for me to practice?

A: Professional liability is highly recommended before you begin practicing. You may also want to consider disability insurance. This insurance will pay you if you become disabled and cannot earn an income in dentistry. Members can access group discounted disability insurance through the MDS's Eastern Dental Insurance Agency at 800-898-3342 or through the ADA's program with Great-West Life at 800-568-2001.

Q: What is the best way to analyze third-party contracts?

A: The Massachusetts Dental Society offers a free contract analysis service for members. This is a good way to discover what the fine print of a contract will mean to you financially. In Massachusetts you can contact Karen Rafeld, assistant executive director, at 800-342-8747, ext. 241. You can also discuss potential contracts with attorneys on staff at the American Dental Association at 800-621-8099 or with your personal attorney.

Q: How do I determine which city/town to start my practice in?

A: Perhaps the hardest question ever. Talk to colleagues, faculty members, and friends to narrow down your search. Once you have decided to focus on a specific region or a few cities or towns, you may want to consider using a demographic reporting service. For a small fee, these companies can describe a city, town, or region and detail the number of dentists practicing in that area, the number and type of residents, the per capita income, and the economic stability.



REFERENCE DIRECTORY

Massachusetts Dental Society (MDS)	800-342-8747 massdental.org
MDS Insurance Services, Inc. (MDSIS)	800-821-6033 mdsis.org
American Dental Association (ADA)	800-621-8099 ada.org
Eastern Dental Insurance Companies (EDIC/EDIA/EDFS)	800-898-3342 edic.com



MDS Endorsed Services

AmeriVault online data back-up	800-774-0235 amerivault.com/massdental
Bank of America unsecured loans and credit cards	800-457-3714 bankofamerica.com
Banc of America Practice Solutions office and equipment financing	800-649-4202 bankofamerica.com/practicesolutions
CareCredit patient financing	800-839-9078 carecredit.com
CitiMortgage home mortgages	800-353-7989 citimortgage.com
Dental Career Network placement services	617-638-4056 dentalcareernetwork.com
Dynamic Dental Safety OSHA compliance	888-669-8846 dynamicdentalsafety.com
EBI Consulting dental office waste management	800-786-2346 ebiconsulting.com
Land's End office apparel	800-990-5407

Lexi-Comp PDAs and PDA Software	800-837-5394 lexi.com
MDS Mall online shopping	800-342-8747 massdental.org
Mercury Removal Systems (Solmetex, R & D Services)	800-342-8747 massdental.org
Nova Information Systems credit card processing	800-725-1243 merchantconnect.com
Pitney Bowes postage meters	800-672-6937 pb.com (code: 999998404)
Tel-A-Patient message on-hold	800-553-7373 telapatient.com



State and Federal Agencies

U.S. Drug Enforcement Administration (DEA)	617-557-2200 usdoj.gov/dea
Massachusetts Board of Registration in Dentistry (BORID)	617-973-0971 mass.gov/dpl/boards/dn
Massachusetts Bureau of Radiation Control	617-727-6214 mass.gov/dph
Massachusetts Dept. of Environmental Protection	617-292-5500 mass.gov/dep
Massachusetts Dept. of Public Health/Oral Health	617-624-6060 mass.gov.dph
Massachusetts Division of Food and Drugs	617-522-3700 ext. 6712 mass.gov/dph/dcp
Massachusetts Division of Sanitation	617-624-5757 mass.gov/dph/dcs
Massachusetts Medicaid/MassHealth Office	800-325-5231 mass.gov/masshealth

Massachusetts State House Bookstore 617-727-2834
sec.state.ma.us/spr

North East Regional Board (NERB) 301-563-3300
nerb.org

Occupational Safety and Health Administration (OSHA) 617-565-9860
osha.gov



Professional Organizations by Speciality

Endodontists, American Association of 312-266-7255
aae.org

Endodontics, Massachusetts Association of 508-791-5529

Oral and Maxillofacial Radiology,
American Academy of 601-984-6060
aaomr.org

Oral and Maxillofacial Surgeons,
American Association of 847-678-6200
aaoms.org

Oral and Maxillofacial Surgeons,
Massachusetts Society of 781-659-2474

Oral and Maxillofacial Pathology,
American Academy of 888-552-2667
aaomp.org

Orthodontics, American Association of 314-993-1700
aaortho.org

Orthodontics, Massachusetts Society of 617-491-6800

Orthodontics, New England Society of 860-651-9391

Pediatric Dentistry, American Academy of 847-228-5005
aapd.org

Pediatric Dentistry, Massachusetts
Academy of 508-668-8008
mapd.org

Periodontology, American Academy of 312-787-5518
perio.org

Periodontists, Northeastern Society of nesp.org

Prosthodontists, American College of 800-378-1260
prosthodontics.org



Other Dental Associations

Alcohol & Chemical Dependency (CDAD)
–Dentist Health & Wellness Committee 800-468-2004
cdad.org

Alliance of the American Dental Association
(Spousal Association) 800-621-8099
allianceada.org

Alliance of the Massachusetts Dental Society 781-944-4553

Dental Assistants, American Association of 312-541-1500
dentalassistant.org

Dental Assistants, Massachusetts Association of 617-332-2900
massdentalassistants.org

Dental Hygienists, American Association of 312-440-8900
adha.org

Dental Hygienists, Massachusetts Association of 617-327-2288
massdha.org

General Dentistry, Academy of 312-440-4300
agd.org

General Dentistry, Massachusetts Academy of 617-288-2680

Hispanic Dental Association, National 800-852-7921
hdassoc.org

Hispanic Dental Association, Massachusetts 617-423-0505

Indian Dentists, American Society of 602-954-5160
massdental.org

National Dental Association 202-588-1697
ndaonline.org

Women Dentists, American Association of 312-644-6610
womentdentists.org



Area Dental Schools

Boston University School of Dental Medicine	617-638-4700 dentalschool.bu.edu
Harvard School of Dental Medicine	617-432-1401 hsdm.harvard.edu
Tufts University School of Dental Medicine	617-636-7000 http://dental.tufts.edu
University of Connecticut School of Dental Medicine	860-679-2808 sdm.uchc.edu



Area Dental Hygiene Schools

Bristol Community College	508-678-2811 bristol.mass.edu
Cape Cod Community College	508-362-2131 capecod.mass.edu
Forsyth InstituteDental Center	617-262-5200 forsyth.org
Middlesex Community College	978-656-3200 middlesex.mass.edu
Quinsigamond Community College	508-853-2300 qcc.edu
Springfield Technical Community College	413-781-7822 stcc.edu



Other Numbers

Dental Service of Massachusetts (Delta Dental)	617-886-1000 deltamass.com
Dental Assisting National Board (DANB)	800-367-3262 dentalassisting.com
National Association of Dental Laboratories	800-950-1150 nadl.org
BlueCrossBlueShield of MA	800-882-1178 bluecrossma.com



Yes

I would like to join organized dentistry. Please accept this provisional application for membership in the Massachusetts Dental Society, the American Dental Association, and a local component district.

NAME

DMD

DDS

ADDRESS

Home

Business

CITY, STATE, ZIP

PHONE

E-MAIL

DENTAL SCHOOL(S)

YEAR OF GRADUATION(S)

DATE OF BIRTH

Male

Female

SPECIALTY

SIGNATURE

Detach and mail to Massachusetts Dental Society at
Two Willow Street, Suite 200, Southborough, MA 01745
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