

May - June 2018

Members Advocate for Dentistry and Patients at Beacon Hill Day

On April 25, more than 150 Massachusetts Dental Society (MDS) member dentists and dental students took part in Beacon Hill Day, the Society's annual lobbying day. Together, they filled the halls of the Massachusetts State House to meet with their state senators, representatives, and staff to discuss legislation impacting the profession of dentistry and the oral health of citizens across the Commonwealth.

Members asked legislators to support bills that would ensure that the Division of Insurance is able to oversee Delta Dental of Massachusetts, prevent cost shifting within the delivery of dental care, ensure dental plan transparency through medical loss ratio, and reform dental licensure examinations. Members also asked their representatives to support a new legislative agreement, An Act to Improve Oral Health for All Massachusetts Residents, which would create a new class of dental professionals—called dental therapists—while mandating commonsense requirements that protect patient safety and resources aimed at increasing access to care for underserved populations.

The day opened with a morning briefing at the Omni Parker House in Boston featuring two special guests: Representatives Kate Hogan (D-Stow), chair of the Joint Committee on Public Health, and William "Smitty" Pignatelli (D-Lenox), sponsors of the new legislative agreement. The legislators described how the committee was referred multiple bills seeking to authorize a mid-level oral health provider during the 2017–2018 legislative session. They each praised the leadership of the MDS for coming together with legislators and key stakeholders, including the Pew Charitable Trusts, to negotiate a legislative agreement that could serve as a model for other states by not only



creating a new class of dental professionals, but also addressing public health challenges associated with underserved populations. Following their remarks, attendees received a legislative issue briefing from MDS Director of Government Affairs Kevin Monteiro and a panel of members, including President Dr. David Lustbader and Past President Dr. Raymond Martin, before heading to Beacon Hill to meet with nearly 90 legislative offices.

MDS dentists reported overwhelmingly positive results from these meetings, noting that the visits are one way to further solidify relationships with

Continued on page 3

New Legislative Agreement Addresses Mid-Level Dental Providers and Comprehensive Oral Health

On April 24, the Massachusetts Legislature's Joint Committee on Public Health voted to favorably report An Act to Improve Oral Health Care for All Massachusetts Residents, a new legislative agreement reached by leadership of the state's House of Representatives and Senate, as well as key advocates and stakeholders, including the Massachusetts Dental Society (MDS). The legislation authorizes a new mid-level oral health provider called a dental therapist, who will work under the supervision of a dentist to provide increased access to oral health care in the Commonwealth. Thanks to input from the MDS, the legislation also mandates commonsense requirements that protect patient safety and additional resources aimed at increasing access to care for underserved populations.

The legislative agreement has been a long time in the making, following years of debate across the

country and in Massachusetts. In 2009, Minnesota became the first state to pass a law authorizing and establishing educational and training criteria for dental therapists, who began practicing in the state in 2011. Since then, dental therapy or mid-level provider bills have gained traction in legislatures from coast to coast. Maine joined Minnesota in authorizing statewide dental therapy programs in 2014, and Vermont followed suit in 2016. Legislation was introduced in the Massachusetts State House in the 2015–2016 session. Nearly a dozen other states have also considered the issue, and Arizona recently passed dental therapy legislation.

The MDS opposed dental therapy bills introduced in the 2015–2016 legislative session and made known its concerns that licenses alone would not increase care for the underserved, that underserved populations deserve access to appropriately trained professionals for dental care—and that means requiring mid-level practitioners to work where they are needed—and that appropriate standards and safeguards for mid-level dental providers must mirror those in the medical field. To communicate these points, the MDS commissioned MassINC Polling Group to survey Massachusetts voters, revealing that 73% of respondents did not feel comfortable with mid-level dental practitioners performing irreversible procedures such as drilling and extraction of teeth without direct supervision from a dentist.

As legislative leaders and advocates including the Pew Charitable Trusts continued to push dental therapy legislation, the MDS—following lengthy consideration by the Board of Trustees—decided *Continued on page 3*



Page 2 Sexual Harassment in the Workplace Page 5 Records Breach Results in Huge Fine Page 6 Malpractice Tribunal Rule Change Page 11 Yankee 2019: Speaker Sneak Peak





As I was deciding on a topic for this column, I could not help but see the number of stories about different charges of sexual harassment at all levels of our society, from attorneys general to college professors to situations in the workplace between supervisors and staff. I am positive that many of these situations could have been avoided had the organizations given better workplace training about their sexual harassment

policy-and ensured it was implemented effectively.

Your practice's sexual harassment policy should be discussed periodically with the staff, and not only about situations in the workplace with team members but also with those that arise when treating patients. What may seem funny or

cute to you or not intentionally harmful may be viewed by a staff member or patient as an unwanted comment and therefore, create a hostile environment.

While doing some research on this topic, I found an article that first appeared in the January 2018 issue of the Journal of the Michigan Dental Association. I don't usually reprint articles from outside sources, but I am sharing this article with you because I feel it is right on point. In addition, I strongly urge all members to review the MDS Harassment Policy (massdental.org/About-MDS/Leadership-and-Governance/Leadershipand-Governance-Documents). For your benefit, we have posted a template of our harassment policy that you can download and update with the information for your practice. Download the editable Word document at massdental.org/practice-tools/#office-tools-and-resources.

Preventing Sexual Harassment in the Workplace

By Jodi Schafer, SPHR, SHRM-SCP

Question: In light of all the news of sexual harassment and as the managing partner of a large dental

practice, I am concerned about the potential liability of sexual harassment. I have overheard and have actually participated in a little bit of banter between staff members and the partners that may be considered sexual in nature. I have never had any complaints about this banter, but I'm worried that I could have problems in the future. What should I do to make sure we are protected?

Answer: Sexual harassment was established by a landmark U.S. Supreme Court order from a lawsuit where an employee was expected to provide sexual favors to keep her job. This, the court said, created a hostile work environment and was a violation of Title 7 of the Civil Rights Act of 1964. The court ordered the Equal **Employment Opportunity Commission (EEOC)** to write rules to address sexual harassment.

Harassment guidelines have been expanded over the years to include all protected classifications, such as race, religion, gender, etc. A claim of harassment can be expensive in many ways. It can cause lost production, result in high legal fees, negatively impact teamwork, cause personal problems, and may likely cause turnover. If the

claim is made public, it will be a public relations nightmare.

To protect yourself and your practice, the first thing you need to do is make sure you have a thorough policy that outlines what harassment is and that requires reporting of claims to management. Your policy must also explain that when members of leadership are presented with a claim, that they will ensure it is thoroughly and completely investigated. Upon the conclusion of the investigation, any disciplinary action taken against any of the people involved must be documented. This includes claims that are made directly and those that are implied. Be aware: Most claims are implied. Your liability is not reduced if the employee refuses to make a direct claim.

Once a policy is established, it must be communicated to all staff. All members of the practice, especially all of the dentists, should receive training that explains the different types of harassment, provides a review of the policy, identifies your reporting system, and teaches all members of leadership how to identify and address concerns that come to them. Attendance to this training must be mandatory and documented.

The greatest concern I have based on your question is your current culture. Banter of a sexual nature will never be appropriate in the

workplace. I am assuming that most of the support staff is female and most of the providers are male. If that is the case, you have an issue of power from the males over the females just by the nature of your jobs. Harassment, while not limited to male-female encounters, is all about power and control. It is imperative you do all you can do to eliminate any type of sexual intimidation. Perception and inappropriate behavior play big roles in harassment claims, and if an employee perceives the banter to be offensive, then it is-even if they actively took part in the conversations.

It is common for employees not to report complaints when they have been harassed. They may hint or make comments about behaviors. They may ask other employees what they experienced. If they do come to a manager, they may ask that their concern be kept confidential. Essentially, they do not want to cause any problems. Regardless of this, you must still conduct an investigation and, if necessary, discipline the perpetrator. All too often, this person was not the first or the only perpetrator. It is imperative that harassment be taken seriously, and much more than lip service be given to complaints, no matter how subtly they are made.

This article originally appeared in the Journal of the Michigan Dental Association January 2018 issue. It is reprinted with permission.



A Bimonthly Newsletter of the Massachusetts Dental Society

© Copyright 2018 Massachusetts Dental Society

David Lustbader, DMD - President Richard Marchand, DMD - Secretary Robert E. Boose, EdD, CAE – Executive Director Melissa Carman - Director of Publications Jeanne M. Burdette - Senior Graphic Design Specialist Michelle Weaver - Graphic Designer



Advocacy

Beacon Hill Day, continued from page 1

legislators and their aides. As Dr. Mary DeMello, Chair of the MDS Government Affairs Committee, explains, "It is important for MDS members to attend Beacon Hill Day to meet with their legislators and staff to keep them informed of what goes on in our practices every day and how these issues impact both ourselves and our patients."

"I had a fantastic time at my first Beacon Hill Day," says Jonathan Pierpoline, a first-year student at the Tufts University School of Dental Medicine. "To any students considering going [to future Beacon Hill Days], I say just go!

"The government may seem far and distant most of the time-mainly since we are most worried about passing our next competency-but they are people, too," he continues. "If we don't go and present our side of the story, then the decisions will be made for us. I believe that we should at least have a voice in the governance of our profession."

After concluding meetings at the State House, attendees returned to the Omni Parker House for a luncheon, where Dr. Lustbader spoke on "The Future of Dentistry." While the future may seem uncertain due to health care reform, dental insurance reform, and mid-level providers issues, MDS members were encouraged to do their part to shape the future of the dental profession by remaining involved with their Society, contributing to the MDS Political Action Committee, and supporting the charitable efforts of the MDS Foundation.

"Our hope is that Beacon Hill Day is just a kickoff to an ongoing conversation or dialogue with our legislators," says Dr. DeMello. "Members are encouraged to reach out to their legislators through emails, individual meetings aside from Beacon Hill Day, or even participate in meetings back in their Districts with other local dentists. MDS Government Affairs staff members can also be available to be present at these small group meetings to help communicate our message.

"Maintaining relationships with our legislators is critical to keeping the issues that affect us in the dental world in the forefront of the minds of our legislators," continues Dr. DeMello. "Today's grassroots advocacy efforts will help us shape what the future of dentistry looks like. Change is inevitable, with the mid-level provider issue as an example. We want to better define what the



qualifications and job description looks like, or else it will be done for us."

To receive assistance with organizing your own grassroots event, contact MDS Government Affairs Coordinator Marwa Alnaal at malnaal@massdental.org or 508.449.6042.

Were you unable to attend Beacon Hill Day this year? Mark your calendar and plan to join us next year on May 1, 2019.

New Legislative Agreement, continued from page 1

to propose its own legislation as a way to solve the existing oral health concerns in Massachusetts. In January 2017, the MDS introduced An Act Relative to Graduate Education for Certain Professionals, sponsored by State Senator Michael Moore (D-Millbury) and the late State Representative Peter Kocot (D-Northampton). Unlike previous mid-level practitioner bills introduced in the state legislature, the MDS bill offered a comprehensive approach to improve access and oral health care for underserved populations, particularly children. The bill included increased advocacy for and awareness of fluoridated water in Massachusetts communities that do not treat drinking water supplies, improved integration of dental hygiene into the state's Department of Public Health, and mandatory oral health screenings for children prior to entering kindergarten. The bill also introduced a new mid-level dental professional, called a public health dental

practitioner (PHDP), who would be appropriately educated, certified, and supervised to ensure the safest possible care for every patient and support the practice of dentistry in the Commonwealth. The bill required that PHDPs practice in areas of the state officially designated by the U.S. Department of Health and Human Services as dental practice shortage areas or in federally qualified health centers.

The introduction of this legislation enabled the MDS to take part in months of discussions with legislative leaders and other stakeholders to develop new legislation that would address the concerns of the MDS and its member dentists.

"As a result, the legislative agreement reached this April represents a real win for Massachusetts because it allows for a comprehensive approach to improving overall dental health for underserved populations," says MDS President Dr. David Lustbader.

The legislative agreement allows for community health workers and local boards of health to receive important oral health education, and for all public school students' parents or legal guardians to be alerted to the importance of oral health screenings for children. The legislation also requires dental therapists to obtain both a bachelor's and a master's degree, and pass a comprehensive, competencybased clinical examination. Additionally, they must work under the direct supervision of a licensed dentist for the first 2,500 hours or first two years of practice, whichever is longer, and ensure that at least 50% of their patients receive coverage through MassHealth or are considered underserved.

"This outcome is a step forward in providing comprehensive dental care for all Massachusetts residents, but more work lies ahead," says Dr. Lustbader. "As always, the MDS will seek laws and regulations that advance the public interest while preserving the highest principles of dentistry."





ADA.TV Joins Member Savings Program

The MDS has selected ADA TV as our exclusive waiting room television partner through the MDS Member Savings Program. ADA TV is a user-friendly, high-tech entertainment and marketing system for waiting rooms that empowers a dental practice to customize and stream content to educate, entertain, and promote their services to patients on the TV located in their reception area.

A small Chromebit computer stick plugs into any flat screen TV HDMI port and connects to your WIFI network. ADA TV is configured to store, stream, and receive broadcast presentations configured for your practice.

- Educate patients by streaming popular ADA Toothflix 2.0 patient education videos (in English and Spanish) and other tutorials
- Promote your practice with digital marketing signage and information about elective procedures



- Entertain with localized news, weather, sports, and entertainment clips from YouTube
- Customize the system with your own videos and promotions
- Inform with real-time newsfeed tickers

MDS members save more than \$900 in set-up and subscription fees. Learn more at massdental.org/ada-tv.

Practice Management Q&A

Permit Requirements for Dispensing Prescriptions in Your Office

The MDS Dental Practice Committee wants to be sure you are informed that while you do not need a special permit to write a prescription (e.g., anti-anxiety medication) to be filled at a pharmacy, you do need a D facility permit if you administer anesthesia/sedation above the level of local anesthesia in your practice. In addition to the D facility permit, the prescribing dentist must also have a permit B. Both permits D and B must be renewed every two years coinciding with your license renewal cycle.

This information was communicated as an MDS Dental Insight tip on April 23, 2018, and it resulted in several dental offices contacting the MDS Member Assistance Center (MAC) with a concern regarding the practice of dispensing antibiotics in their office to patients in the event a patient fails to pre-medicate due to some medical issue prior to a scheduled dental procedure and questioning if this practice requires additional permits. The tip above applies specifically to the practice of administering anesthesia/ sedation to patients above the level of local anesthesia. The Board of Registration in Dentistry (BORID) has confirmed to the MDS that dentists are permitted to dispense antibiotics to their patients in their offices to pre-medicate, and if the dentist is duly licensed and holds current DEA and MCSR registrations, no additional permits are required. Be sure to document in the patient record that you are dispensing antibiotics to patient.

Question: I had a patient ask for her wisdom teeth after they were pulled. Can I give patients their teeth back after they've been extracted?

Answer:

Yes, you may return extracted teeth to patients upon request, according to the Centers for Disease Control and Prevention. Once an extracted tooth is returned to a patient, it is no longer considered a potential risk to dental health care personnel and is no longer subject to the provisions of the Occupational Safety and Health Administration (OSHA) Bloodborne Pathogens Standard (see osha.gov/SLTC/bloodbornepathogens/bloodborne_quickref.html).

Patient Records Breach Results in \$3.5 Million HIPAA Fine

In this year's first Health Insurance Portability and Accountability Act (HIPAA) settlement, Fresenius Medical Care North America (FMCNA) has agreed to pay a \$3.5 million fine to resolve HIPAA violations that came to light as a result of five data breaches that happened in 2012. The five breaches occurred at five separate covered entities, all owned by FMCNA. In all, a total of only 525 patient records were exposed, which means that the settlement amounts to \$6,666 per patient file.

The 2012 patient data breaches resulted from the theft of two desktop computers, the theft of an unencrypted USB drive, a missing or stolen computer hard drive, the theft of an unencrypted laptop, and an office break-in in which three desktops and an encrypted laptop were stolen.

The Office for Civil Rights (OCR), the regulatory body charged with HIPAA enforcement, launched an investigation into the breaches to determine whether they resulted from failure to comply with HIPAA requirements. The OCR noted that FMCNA had failed to:

- Conduct a HIPAA risk assessment;
- Prevent unauthorized access to patient records;
- Implement computer hardware security policies;
- Safeguard facilities; and
- Had no policies or procedures in place to address security breaches.

Unfortunately, these five deficiencies are items that Smart Training compliance advisors encounter every day when conducting complimentary compliance assessments for dental practices. "These practice owners are basically playing Russian Roulette with their businesses by neglecting to incorporate these simple safeguards," says Lee Slaton, vice-president-healthcare at MDS Member Savings Program Partner Smart Training.

HIPAA Journal noted that the \$3.5 million settle-

ment "reflects the seriousness and extent of HIPAA violations," showing that "it is not the size of the breach that matters." The settlement is a clear indication that the OCR is investigating smaller breaches and—when HIPAA rules are violated—the covered entity can expect a substantial financial penalty.

Article courtesy of MDS Member Savings Program Partner Smart Training.





Practice Management

Free Philips Sonicare Essence+ Electric Toothbrush Offer for Your Patients

From April 1–June 30, 2018, MDS Member Savings Program Partner CareCredit is offering patients the opportunity to receive a free Philips Sonicare Essence+ electric toothbrush.* Your patients will receive the toothbrush when they:

- Open a CareCredit credit card account
- Use their new card to pay for a purchase of \$200 or more
- Register at carecredit.com/promotions with promo code SONICARE

The Philips Sonicare Essence+ electric toothbrush may help patients keep their smiles healthy. And having a CareCredit health care credit card can make it easier for patients to accept care with monthly payments that help fit treatment into their budget.**

*Subject to credit approval. To earn a Philips Sonicare Essence+ electric toothbrush, between April 1–June 30, 2018, patients must (i) apply and be approved for a CareCredit credit card account by applying online or in practice, (ii) make a single receipt purchase of \$200 or more with their card, and (iii) register at carecredit.com/promotions by June 30, 2018. Once registered, please allow 8–10 weeks to receive the toothbrush. Offer valid for new accounts only and each account is eligible for only one electric toothbrush offer.

**Subject to credit approval.

Get *The ADA Chairside Instructor* for Patient Education

Help your patients better understand their treatment with *The Chairside Instructor* from the American Dental Association (ADA). Now in its 11th edition, *The Chairside Instructor* is the ADA's number-one dental patient education sourcebook. Using more than 250 photos and illustrations—including 51 new

or revised—on easy-to-clean laminated pages, *The Chairside Instructor* covers a wide range of prevention and treatment topics, including hygiene, anatomy, X-rays, periodontics, tooth restoration, cosmetic treatment, TMD, pathologies, and bruxism.

- The latest edition also features new and expanded content on:
 - Effects of sugar on oral health
 - · Steps of filling a cavity
 - Tooth erosion
 - Gum recession
 - Tobacco and oral health

In addition to the 58-page spiral-bound print edition, *The Chairside Instructor* is also available in a digital edition and an app for iOS. Order your copy today at ada.org/en/publications/ada-catalog/chairside-instructor.

Dental Practice Insights

Social Media and HIPAA Violations



One great way to promote your dental practice is by posting photos of patient experiences or smile transformations on your practice's Facebook page or website. However, the MDS Dental Practice Committee cautions you to be sure to obtain written consent prior to posting a patient's photo to avoid any Health Insurance Portability and Accountability Act (HIPAA) violation. Take the time in your morning huddle with your staff to train your team on your practice's social media policy. Make sure everyone is clear on what they can post, the proper protocol for engaging patients in your social media campaign, and where to go if there's a related question.

Chairside

Instructor

ADA.

The Chairside Instructor

Every Monday, the MDS Dental Practice Committee emails *Dental Practice Insights*, a weekly tip that members can immediately incorporate into their practices. If you've missed any of the emails, all *Dental Practice Insights* are archived on the MDS website at massdental.org/insights. Have a tip to share? Submit it to membership@massdental.org.



Pay Attention to Recredentialing

Dental benefit plans require participating dentists to undergo recredentialing on scheduled time intervals, typically ranging from three to five years, in accordance with their quality assurance guidelines. Both Delta Dental of Massachusetts and Blue Cross Blue Shield of Massachusetts require recredentialing every three years.

If you are contacted by a dental benefit plan that you participate with regarding a recredentialing request, don't ignore it. The recredentialing process is time-sensitive, and failure to respond could jeopardize your participation status and result in assigning payment to your patients. Take the time to review the request, identify the compliance date, and follow the instructions closely. The MDS strongly encourages you to meet all recredentialing deadlines and follow up directly with the benefit plan with any questions you may have well in advance of the pending deadline.

IS YOUR CONTACT INFORMATION UP-TO-DATE?

The Massachusetts Dental Society (MDS) is committed to helping you succeed. To meet this goal, the MDS is working to ensure that we are matching each of our members with the communications and programs that they will most benefit from.

To review your contact information:

- Log in to your massdental.org account
- Click on "Profile"
- Click on "Personal Info" and "Addresses" to review your information

If you find any information that is incorrect or missing, you can simply update your member profile online or call the Member Assistance Center (MAC) at 800.342.8747.





Interpretation Service Keeps Practice and Patients Connected

By Jean Williams

Ms. Williams is a Chicago-based writer and editor who specializes in practice and research news for dental and medical professionals.



Catastrophic mistakes can occur when doctors and patients misunderstand each other's language. Miscommunications of any sort, in any health care field, also can be costly. One high-profile example resulted in a \$71 million malpractice lawsuit due to the misinterpretation of the Spanish word "intoxicado."

Section 1557 of the Affordable Care Act protects people from discrimination in health care and calls for medical and dental practices to provide interpretation and translation services for their non-English-speaking patients. The rule requires covered practices to post information telling patients with limited English proficiency about their right to receive communication assistance.

The dentists and staff of Kent Island Pediatric Dentistry in Stevensville, MD, recognize the use of interpretation services as not just a legal requirement, but also good business. The office utilizes MDS Member Savings Program Partner CyraCom's language services, "which improves office efficiency and patient care," according to office manager Debbie McLanigan. Ms. McLanigan says the office has used Cyra-Com for more than a year, after previously using another language service provider. "We weren't very happy with the translation line we were using before," she says. "We've been happy with CyraCom since we switched." CyraCom offered superior interpreters, Ms. McLanigan says, and "the communication between us and the interpretation service was better as well."

Kent Island Pediatric Dentistry most often treats nonnative English speakers who primarily speak Spanish, but they encounter other languages, too. "There have been a few times when it's been Mandarin Chinese," says Ms. McLanigan. "But, for the most part, it's Spanish-speaking families. Where we're located, we have a lot of bilingual families, and, for us, it was hard to find a bilingual dental assistant. We have a dentist who speaks Spanish, but she's only here with us part time. So, we sought out the translation line to better accommodate our patients."

Because their patients are children, the practice uses CyraCom to communicate with parents and guardians. Front desk personnel use CyraCom's services to set up and confirm patient appointments. Dental assistants also use the services when explaining post-operative care. CyraCom offers a number of avenues to access its interpretation service, including phones, laptops, and a smart device app. Because connection is instantaneous, the service is only a fraction of the cost of hiring an in-person interpreter, who often has time minimums and travel expenses that practices are expected to reimburse.

"If the patients are here in the office, we use a speakerphone so that we can communicate," says Ms. McLanigan. "If we need to call out, CyraCom offers a service where it'll actually call out to the family for us."

Ms. McLanigan says that the practice anticipates using translation and interpretation services even more in the future. "One hundred percent, I think it's something we'll always need," she said. "We are a very busy practice, so I think there will always be a need for us to have language services."

For more information about CyraCom and how it can help your practice, visit massdental.org/ cyracom.

Article courtesy of MDS Member Savings Program Partner CyraCom.

Malpractice Tribunals: Helping Fellow Dentists

In Massachusetts, in all dental malpractice law suits, the defendant dentist has the right to a Tribunal prior to the commencement of discovery with a Tribunal Panel consisting of a judge, a lawyer, and a dentist. The patient is required to produce an offer of proof, which must contain a letter from an expert stating that the care rendered by the dentist was performed below the standard of care expected of the average qualified dentist. If the offer has such a letter, the Tribunal will vote that there is sufficient evidence to proceed with the suit. If the letter is missing or ruled to be insufficient, the Tribunal will rule that the offer is not sufficient, and in order for the patient to proceed with the suit, he or she must pass a \$6,000 bond. Most patients do not post the bond, and the case is dismissed.

This all sounds good in theory, but due to a lack of dentists willing to serve on the Tribunal, it can take 18 to 24 months for a Tribunal to be scheduled. Because of this delay, the Massachusetts Supreme Judicial Court has changed the rule in how a Tribunal will now be scheduled. The patient must now produce the offer of proof within 15 days of the dentist's answer to the complaint. Defense counsel will now be required to forward the request for a Tribunal to the Massachusetts Dental Society (MDS). The MDS must then send a list of dentists willing to serve on a Tribunal to the clerk of the appropriate court within 90 days after the answer has been filed. If the list is submitted, the clerk will then schedule the Tribunal. However, if no list is submitted, then the offer of proof will be heard solely by the judge.

The MDS and Eastern Dentists Insurance Company (EDIC) need your help to protect its member dentists' right to have their case heard by a full Tribunal. We ask that if you are able to serve as a dental member of a Tribunal, you visit massdental.org/tribunal and submit your name. The more dentists who submit



their names, the quicker we will be able to schedule the Tribunals and the fewer times each dentist will be called to serve.

Time Commitment

According to the Massachusetts Medical Society's guidelines for Medical Malpractice Tribunal, "a Tribunal hearing may last 15 to 45 minutes, and several hearings can take place on the same day, often back-to-back."

Requirements

In order to qualify to serve as a dental member on a Tribunal, dentists must:

- 1. Have an active dental license in Massachusetts;
- 2. Represent the specialty in which the alleged injury occurred; and
- 3. Practice dentistry outside the county where the defendant dentist practices or resides.

For more information or to add your name to the list to serve on a Tribunal, please visit massdental.org/tribunal.



Membership

Get Your Vibe On and Run with the MDS

It's time to lace up your running shoes and join MDS TeamSmiles once again for the Color Vibe 5K at the Burlington Mall on Sunday, June 24, 2018, at 8:00 am.

The Color Vibe 5K is a no-pressure, whimsical race in which runners are doused in colorful foam and powder as they make their way through the course. Since the Color Vibe is all about fun, you can walk, run, or cartwheel your way to the finish line.

Whether you want to run with your staff, your kids, your friends, or just on your own, it promises to be a great time for everyone! MDS members and their family and friends are all invited to join in on the fun at this all-ages event.

Register at thecolorvibe.com/boston.php. Registration includes a t-shirt, sunglasses, temporary tattoos, color packet, and finisher medal.

New Dentist Committee Hosts Family Fun Day



The New England Aquarium was the site of the MDS New Dentist Committee's Third Annual Family Fun Day on Sunday, April 29, 2018. Approximately 100 members, family, and friends gathered for an afternoon of fun. The day's events included enjoying lunch under a private tent on Boston Harbor (with an ice cream sundae bar), crafting activities, and exploring the Aquarium. The event was co-sponsored by Rosen & Associates.

"It's nice to see so many generations at these events—members with their children and many members bring their grandchildren—who we would not otherwise have the chance to meet," says MDS Vice President Dr. Janis Moriarty. "It's a win-win!"

Evidence-Based Dentistry Faculty & Practice Awards Nominations

The American Dental Association (ADA) and the American Association for Dental Research (AADR) are currently accepting nominations for the 2018 ADA Center for Evidence-Based Dentistry Faculty & Practice Awards. The aim of this program is to acknowledge currently practicing dental educators and clinicians who have made significant contributions to implement and advance evidence-based dentistry (EBD). Dental school faculty who are members of the ADA or AADR and practitioners who are members of the ADA are eligible to apply. The nomination deadline is June 27.

The three awards, which are supported by an unrestricted grant from Colgate, include:

- The Evidence-Based Dentistry Accomplished Faculty Award, which is for full- or part-time faculty members with 15 or more years at an accredited U.S. dental school
- The Evidence-Based Dentistry Mid-Career Faculty Award, which is for those with between five and 15 years as a full- or part-time faculty member at an accredited U.S. dental school
- The Evidence-Based Dentistry Practice Award, which is for those who've completed an evidenced-based dentistry project within the past two years or demonstrated leadership in implementing evidence-based dentistry in private practice or a public health setting.

For more information or to make a nomination (note: applicants may nominate themselves), visit ada.org/ebdawards.

DS CONNECTION



Save the Date: Vine and Unwind

Please join your fellow MDS members for a casual evening at the Boston Winery on October 4, 2018! Enjoy a wine tasting and pizza made in the winery's own pizza ovens, while mingling and networking with your friends and colleagues.

Thursday, October 4, 2018, 6:00–9:00 pm Boston Winery, 26 Ericsson Street, Boston, MA 02122 Cost: \$30 per person

> Space is limited, so register early. Must be an MDS member to purchase tickets. All attendees must be 21 years or older.

Learn more and register at massdental.org/cart/wine_unwind.html.

May - June 2018





The American Dental Association (ADA) has recognized the MDS for our membership outreach efforts with the greatest percentage of fourth-year reduced dues payers converting to full dues membership.

Costs Matter—Understanding Different Mutual Fund Share Classes

By Ira Rapaport

Mr. Rapaport is founder and CEO of New England Private Wealth Advisors, LLC, an independent, fee-only, registered investment advisor located in Wellesley, MA.



Typically, mutual funds have several different share classes, and it can be a daunting task for investors to determine which share class is most advantageous for them. Each share class may have different minimum investments, expense ratios, and sales loads. It is important that investors perform their own research or ask their advisors how different share classes will impact their investments. Typically, a share class is denoted by a letter after the fund name. The four most common share classes are Class A, Class B, Class C, and Class I (institutional).

Commissions and Expenses

A front-end load (or upfront sales charge) is a commission paid to a broker when a mutual fund is purchased. The sales charge is typically around 5% of the initial investment. For example, if a share class carries a 5% front-end load and you invest \$10,000, you will pay \$500 on the initial investment and only \$9,500 will be invested in the fund. Conversely, a back-end load (or deferred sales charge) is a commission paid to a broker once the fund is sold by the investor. This charge may start at 5% if held for less than a year and decrease over the long-term. Every fund company has a different fee structure; however, it is common that after five years, the back-end load may be 0%. A no-load is a fund that has no upfront or deferred sales fees upon purchase or sale by the investor.

An expense ratio is an annual fee that a fund charges its shareholders. The expense ratio is usually shown as a percentage of the investable assets, and covers expenses such as investment management fees, administrative fees, and other expenses needed to operate the fund. Expense ratios typically range from approximately 0.03% up to 2.0% per year.

Summary of Share Classes

As noted above, it is important to understand that each investor's circumstances are unique, and on certain occasions there may or may not be a front-end or back end-load. Typically, the presence of one of these charges will depend on how and when the shares are purchased or sold and whether a broker or financial intermediary is involved.

Class A Shares

Class A shares typically charge a front-end load, which will be paid directly to the broker who recommended the fund. The initial cost can vary, but it is usually in the range of 5%. Although these funds typically have upfront costs, they may be cost effective over the long-term as they tend to have a lower expense ratio than Class B or C shares.

Class B Shares

Class B shares typically don't charge a front-end load. Instead, they usually have a higher expense ratio and have a back-end load when investors sell the fund within a certain amount of years after purchase. Typically, this holding period is about five to seven years. Often after the sales period ends, an investor can convert his or her B shares to the lower-expense A shares.

Class C Shares

Class C shares usually don't charge a frontend load. They generally have a back-end load if the fund is sold less than one year after purchase. They usually have the highest yearly expense ratio among Class A, B, and I shares.

Class I (Institutional) Shares

Class I shares tend to be the most preferred among investors given that they typically have the lowest expenses and are generally no-load funds. Most institutional shares require a high dollar amount minimum. However, some mutual fund companies will allow for an exception for investors who do not wish to invest at the statement minimum. For example, an institution, such as a registered investment advisory firm, may be able to invest multiple clients' money in a single fund to meet the high dollar amount minimum. Investors who partner with the right advisor may be able to provide access to this sought-after share class.

Where Do I Find Information on Share Classes?

If you want to learn more about a share class, you can ask your advisor or do some research on your own. Websites from companies such as Morningstar, Fidelity, or Charles Schwab can provide the information to help you obtain a better understanding of your investment. You may also read the mutual fund's summary prospectus. This document will provide valuable information regarding the different share classes available for the mutual fund, expense ratios, and overall investment strategy. When analyzing fees for an investment, an investor should focus on the "total net expense ratio." If you want to perform a deeper analysis, you can review the full prospectus, which contains much more detail on the mutual fund.

Which Share Class Is Right for Me?

More likely than not, utilizing the institutional share class for a particular fund will be the most attractive option for investors. Fees play a critical role in an investor's overall performance, and thus it is important to always be aware of fees being paid whether through loads, commissions, management fees, etc. The investment management industry has experienced significant change over the years with respect to investment options and fees. Loads and sales charges were the norm for many years; however, the industry has been moving away from this structure. Today, there are numerous no-load funds and low-cost exchange-traded funds across almost all asset classes, which in our opinion means no investor should take on excess costs in the form of sales commissions and loads. Not only are sales commissions and loads a potential conflict of interest, but also they are decreasing investor returns and adding to the overall cost of an investment portfolio. Investor awareness of all the fees charged within an investment account is paramount before making any investing decision.

Editor's Note: New England Private Wealth Advisors is the investment advisor for the MDS reserve accounts, the MDS Foundation, and MDS Relief Fund investments. Publication of this article should not be considered an endorsement of the firm or author.





YANKEE INSTITUTE 2018 CONTINUING EDUCATION

NEW! BOSTON LOCATION

Boston Center for Dental Education at Trinity Dental 1 Huntington Ave, Unit B, Boston, Massachusetts 02116

THE ART AND SCIENCE OF TOOTH WHITENING

Wednesday, September 5

Complimentary light dinner included				
905	\$150	MDS Dentist/Auxiliary Member		
905A	\$199	MDS Member plus one Auxiliary		
905B	\$275	Non-MDS Member		
CE Hours:	3	HANDS-ON	1	
Audience:		Dentist • Hygienist		
Understand the science behind tooth whitening				
Deview different whitening eveters				

- Review different whitening systems
- · Learn how to treat post-whitening sensitivity
- · Discuss issues regarding sensitivity
- · See live whitening treatment steps and results



Gerard Kugel, DMD, PhD, is associate dean of research and a professor of restorative dentistry at Tufts University School of Dental Medicine and maintains a private practice in Boston

Connie Kugel, RDH, has more than 20 years of experience in clinical dental hygiene, marketing, education, and research. She is the director of education at the Boston Center for Dental Education

RADIOLOGY CERTIFICATION PROGRAM

Thursday, September 6			Registration: 8:00 am, Lecture: 8:30 am-4:30 pm			
Lunch is included the day of the lecture session of			nly. Lecture Session: MDS Headquarters			
Saturday, September 8						
(Choose one) Clinical Sessions: Boston University Henry M. Goldman School of Dental Medicine						
906A	\$240	Lecture 9/6	Clinic 9/8	7:30–11:30 am	ASD.	Mary Ellen Sholes, is dental
906B	\$240	Lecture 9/6	Clinic 9/8	10:30 am–2:30 pm		radiology technologist at the
CE Hours	s: 11	LECTURE/HAM	IDS-ON		5 E K	Boston University Henry M.

Audience: Assistant • Hygienist



Goldman School of Dental Medicine

MANAGEMENT OF OBSTRUCTIVE SLEEP APNEA IN DENTAL PRACTICE

Friday, September 28		ber 28 Regi	Registration: 9:30 am, Seminar: 10:00 am-1:00 pm		
528	\$75	MDS Dentist/Auxiliary Member		Leopoldo Correa, BDS, is diplomate of	
528A	\$105	Non-MDS Member		the American Board of Dental Sleep	
CE Hours	: 3	LECTURE	VE.	Medicine, associate professor, division	
Audience	:	Assistant • Dentist • Hygienist		head, dental sleep medicine, and director, Dental Sleep Medicine Fellowship	



Leopoldo Correa, BDS, is diplomate of the American Board of Dental Sleep Medicine, associate professor, division head, dental sleep medicine, and director, **Dental Sleep Medicine Fellowship** Program

SATISFY THE BORID AND STATUTORY BIENNIAL **REQUIREMENTS ALL IN ONE DAY AND SAVE** Wednesday, October 17, 2018



FRONT OFFICE MANAGEMENT PROGRAM

Thursdays September 6, 13, 20, 27 Seminar: 5:30-8:30 pm

906C	\$399	MDS Dentist/Auxiliary Member
906D	\$699	Non-MDS Member
CE Hours:	12	LECTURE
Audience:		Dentist • Office Staff



Speakers: Nancy Kagan, RDH; Kathy Pauzé; Pamela Dembski Hart; Marissa Thompson, RDH

SEPTEMBER 6 • SESSION 1

Part 1: DENTAL TERMINOLOGY AND **DENTAL CODING**

Part 2: HIPAA

SEPTEMBER 13 • SESSION 2

DENTAL INSURANCE

SEPTEMBER 20 • SESSION 3

SCHEDULING AND BILLING

SEPTEMBER 27 • SESSION 4

TELEPHONE SKILLS, COMMUNICATION, AND CUSTOMER SERVICE

Learn more and register at massdental.org/ce for all of our 2018 courses.

ADA C·E·R·P[®] Continuing Education Recognition Program

The Massachusetts Dental Society is an ADA CERP Recognized Provider. ADA CERP is a service of the American Dental Association to assist dental professionals in identifying quality providers of continuing dental education. ADA CERP does not approve or endorse individual courses or instructors, nor does it imply acceptance of credit hours by boards of dentistry. Concerns or complaints about a CE provider may be directed to the provider or to the Commission for Continuing Education Provider Recognition at ADA.org/CERP



Dentists Give Back to Their Communities as MDS Foundation Ambassadors

Are you looking to give back to your community through dentistry? The Massachusetts Dental Society Foundation's Ambassador Grant Program provides financial support of up to \$2,000 to assist dentists in developing a community service program that benefits their community. To date, the Foundation has funded 16 Ambassador projects. Here's a look at a few recent Ambassador projects supported by the Foundation:



Drs. Paula Friedman, Kady Rawal, and Andrea Richman have developed a vehicle to educate seniors about their oral health. During visits to senior centers, such as the Saving Senior Smiles Event held at the Golda Meir House in Newton. dental students teach seniors about changes in oral health that occur as they age. They inform seniors about treatment options, conduct demonstrations, take questions, and distribute oral care kits. Dental students Julia Hadley, Kalie McCulloch, and Laura Callan delivered the presentation at the Newton event, which was attended by 20 residents and was very well received.



Dr. Sabina Malla ran a children's oral health education program for 50 preschoolers at Hawthorn Hill Preschool in North Dartmouth. She was joined by dental assistant volunteers Sweksha Batajoo, Roxanne Raposo, Natasha Smith, Melissa Sousa, and Jessica Torchon. Dr. Malla instructed the children on brushing and flossing and talked to them about the importance of healthy snack choices. The children received oral care "goody bags" containing a toothbrush, dental floss, a timer, and an activity book. At the end of the program, each child was given a prize and a certificate.

"They loved their prizes," says Dr. Malla. "Little things in life make these innocent hearts smile! This kind of volunteer opportunity not just makes me happy, but I feel I am of small valuable service to my community."

Dr. Malla said she plans to do this type of community service event every year and is already thinking about a new way to serve the seniors in her community with free oral cancer screenings, denture consults, and oral health education.



Drs. Badrieh Edalatpour and Diane Bonanni teamed up for an event at the Boys and Girls Club in Stoneham to provide young athletes with custom mouthguards. During the afterschool program, the dentists took



impressions to fabricate 57 mouthguards. Drs. John D'Orlando and Sadaf Foroutanjazi also volunteered their time to help with impressions.

Want to strengthen your connection with your community by helping those in need of oral care in your District? Consider becoming an MDS Foundation Ambassador. Visit massdental.org/ foundation/grants/ambassador to learn more about the Ambassador Program and how you can get involved.

Travel Tips for Your Next Adventure

People travel for a variety of reasons: to learn, to appreciate, to enrich, and to transform. Travel relaxes your mind, allowing you to reflect on personal goals and interests and take part in fulfilling activities. Best of all, travel offers opportunities for discovery and immersion into local environments, letting you return home with new insights and fresh perspectives.

MDS Member Savings Partner AHI Travel strives to create smallgroup programs that enrich lives and provide transformative experiences by connecting you with the people, places, and cultures of the world. AHI's innovative land and cruise programs focus on a strong educational component across dozens of countries on five continents, and its carefully planned itineraries cater to a variety of preferences and needs. Plus, group travel is an excellent way to explore the world with like-minded travelers and experience the ease and security of traveling with an expert.

Prepare for your adventure by following a few safety and packing suggestions:

1. Before leaving, send electronic copies of your passport, health insurance card, tickets, immunization record, travel insurance, and visas to your email account.

- 2. Schedule a physical to guarantee you are healthy enough to travel abroad and learn about any health concerns of your destination.
- 3. Place over-the-counter medications in your carry-on bag and pack an assortment of layers to accommodate for fluctuating temperatures.
- 4. Overseas, carry a business card from your hotel so the information is on hand, and keep your electronics and valuables to a minimum while sightseeing.

A few simple steps can help ensure you have a safe and comfortable travel experience. MDS members receive an early booking discount of \$250 per person when booking a trip through AHI. Visit massdental.org/ahi or call 844.205.1171.







inspiring innovation

JANUARY 31 - FEBRUARY 2, 2019 | BOSTON CONVENTION & EXHIBITION CENTER

SPEAKER SNEAK PEEK



Lee Ann Brady, DMD Restorative



L. Stephen Buchanan, DDS Endodontics



Samuel Low, DDS

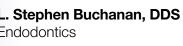
Roger Levin, DDS

Practice Management



Trisha O'Hehir, RDH Hygiene







Periodontics



Jeffrey Okeson, DMD Occlusion



Alan Budenz, DDS **Mel Hawkins, DDS** Cadavers-Anesthesia



Randy Huffines, DDS Geriatrics



David Madow, DDS Richard Madow, DDS Practice Management



Judy Kay Mausolf Communications Customer Service



John Kalmar, DMD, PhD Oral Pathology



Uche Odiatu, DMD General Health



Jane Soxman, DDS **Pediatrics**



Jamison Spencer, DMD Sleep Apnea



Dennis Tarnow, DDS Implants



Kelli Vrla, CSP Practice Management

Registration and Housing will open on September 19, 2018, at 12:00 pm

yankeedental.com

CONNECT WITH US **F**

Presented by the Massachusetts Dental Society in cooperation with the Dental Societies of Connecticut, Maine, New Hampshire, Rhode Island, and Vermont

877.515.9071

ADA First District Trustee Report Judith M. Fisch, DDS

In April, the American Dental Association (ADA) announced a new interim policy on opioids that supports prescription limits and mandatory continuing education for dentists. The new policy—officially titled "Interim Board Policy on Opioid Prescribing"—is one of the first of its kind from a major professional health organization. In the interim policy, the ADA supports the following:

- Mandatory continuing education on prescribing opioids and other controlled substances
- Prescribing limits on opioid dosage and duration of no more than seven days for the treatment of acute pain, which is consistent with the Centers for Disease Control and Prevention's evidence-based guidelines
- Dentists registering with and utilizing prescription drug monitoring programs to promote the appropriate use of opioids and deter misuse and abuse

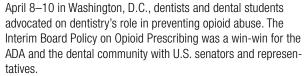
The ADA Board of Trustees adopted the interim policy after it was drafted and submitted by the ADA Council on Government Affairs during its March meeting. The Council also received guidance on crafting the interim policy from the ADA Councils on Scientific Affairs, Dental Education and Licensure, and Dental Practice.

In 2016, opioids (including prescription opioids, heroin, and fentanyl) killed more than 42,000 people—more than any year on record—and 40% of those deaths involved a prescription pain reliever, according to the Centers for Disease Control and Prevention.

The White House has made reducing the number of U.S. deaths attributed to opioids a key priority and Congress has followed suit. To date, more than 130 opioids bills have been introduced in Congress since the 115th Congress began in January 2017.

At the national level, the ADA has been pursuing common-sense policies to keep opioid pain relievers from harming dental patients and their families. This includes successfully lobbying in 2016 for the Comprehensive Addiction and Recovery Act that supports a number of activities to help prevent opioid misuse and abuse. This March, ADA President Dr. Joseph Crowley was part of a select group of health care organization representatives invited to participate in a national opioid summit.

At the ADA and American Student Dental Association Lobby Day, held



The ADA first adopted a policy on opioids and treating dental pain in 2005. That policy was updated in 2016 and includes recommendations for dentists to consider nonsteroidal anti-inflammatory analgesics as the first-line therapy for acute pain management. This policy is supported in the April *Journal of*

the American Dental Association (JADA) article, "Benefits and Harms Associated with Analgesic Medications Used in the Management of Acute Dental Pain." In that article, authors from the University of Pittsburgh School of Dental Medicine, the ADA, the Case School of Dental Medicine, and the Ohio State University examined five systematic reviews that explored the effectiveness and/or adverse events associated with the use of oral medications for acute pain relief. They found that for adults, a combination of 400 mg of ibuprofen plus 1,000 mg of acetaminophen was found to be superior to any opioid-containing medications studied.

Most opioid prescriptions for patients in the United States are written by physicians and other medical professionals for management of chronic pain, according to annual research compiled by the IMS Health National Prescription Audit.

The ADA continues to raise professional awareness about opioid prescription abuse, encouraging dentists to complete continuing education on opioid prescribing and addiction recognition, and urging them to register with their state prescription drug monitoring programs. For six years, the ADA has offered free online continuing education courses on safe and effective opioid prescribing for dental pain. The April *JADA* issue features four cover articles on opioid prescriptions from the dental perspective.

The interim policy has been met with positive feedback from legislators and federal agencies. Adhering to this policy is a win-win for dentists and their patients. Your compliance benefits all.

This is a proud moment for the ADA, as we have taken the lead for health professional organizations in establishing this much-needed policy.

As always, please feel free to contact me with any questions or concerns at fischj@ada.org.

Cape Cod District Awards 5th Annual Dr. Daniel Mahoney Scholarships

At its April 26, 2018, annual meeting, the Cape Cod District Dental Society (CCDDS) awarded its Dr. Daniel Mahoney Scholarships to three second-year students in the dental hygiene program at Cape Cod Community College: Samantha Connell, Bibi Masone, and Jenette Veras-Gil. The CCDDS has awarded these \$500 scholarships for the past five years in honor of the Dr. Mahoney, past CCDDS Trustee and Chair and past MDS Secretary, who passed away in 2010. "This scholarship money is a great help to the awarded students to use toward their licensing exams," says CCDDS Chair Dr. Nicole V. Balthazar.



Pictured, from left: CCDDS Chair Dr. Nicole V. Balthazar, Jenette Veras-Gil, Elaine Madden, director of dental hygiene at Cape Cod Community College, Bibi Masone, and Samantha Connell

The MDS Adopts Summer Hours



For the summer months, the MDS will once again be adopting summer office hours on Fridays. From May 25 (Memorial Day weekend) through August 31 (Labor Day weekend), the MDS headquarters in Southborough will operate from 7:30 am to 3:00 pm. This summer schedule is for Fridays only; normal business hours will be maintained Monday through Thursday.



CLASSIFIEDS

EQUIPMENT TO BUY OR SELL

INTRAORAL X-RAY SENSOR REPAIR: We specialize in repairing Kodak/Carestream, Dexis, and Gendex. Repair and save thousands over replacement cost. We also buy and sell dental sensors. Visit www. RepairSensor.com or call 919.229.0483.

JOB OPPORTUNITIES AVAILABLE

DENTIST NEEDED: We are looking for a compassionate dentist to join our beautiful state-of-the-art dental practice two days per week (Thursday 8 am–5 pm and Friday 9 am–2 pm). \$70K+ salary guaranteed, paid time off, 401(k) plan. Office is located conveniently off the highway in lovely Nashua, NH. Please contact Dr. James Kiehl at drkiehl@icloud.com.

GENERAL DENTIST—KEENE, NH: We are looking for a general dentist to join our growing practice in the Monadnock Region of Southwestern New Hampshire. We offer full-time employment with a guaranteed salary plus incentive commissions. Best of all, this job leads to an equity partnership opportunity in a well-established practice for the right candidate, as the senior dentist is looking to retire. Our ideal candidate should hold a DDS or DMD degree and the appropriate state and federal licenses, have a mature outlook, and hopefully prior dental experience. Please contact Alyssa Whitney, practice manager at alyssa@welnakdental.com.

FAMILY PRACTICE SEEKING ORTHODONTIST AND PEDIATRIC DENTIST PART-TIME: Family practice in Dighton, MA, is seeking a part-time orthodontist and pediatric dentist. Flexible schedule with a daily guarantee. Please contact allyce.sullivan@gmail.com.

ASSOCIATE DENTIST (FT/PT OPPORTUNITIES): Multispecialty group practice seeking a FT or PT dentist in our high-production, busy practices located in Pittsfield and Wilbraham, MA. Productive schedule offered with a very competitive production-based income vs. six-figure annual base and a full suite of benefits. Sign-on bonus possible for provider able to start right away. Great opportunity for confident and quality-focused dentist seeking long-term practice setting! Please contact Molly McVay at 248.430.55555 or molly. mcvav@areatevpressions.com.

JOIN OUR 5-STAR TEAM: Seeking a pediatric dentist to join our highly rated and amazing team! We have a privately owned, new, state-of-the-art practice that runs on a fully digitized system. Our current team is highly skilled and motivated and our patients are loyal. Averaging about 100 new patients per month since January 2017; we need more help! Excellent pay/benefits package to be discussed upon meeting. Office located, conveniently, 15 minutes off Mass Pike and 5 minutes off I-91 in Westerm MA. Email 413dentist@gmail.com.

DENTAL DIRECTOR—CLINICAL: Responsible for the overall clinical operations of the dental department at a Federally Qualified Health Center ensuring efficient operational activities and fiscal responsibilities, in addition to provider hands-on patient care. DDS or DMD required, MA licensed, minimum of 5 years of professional experience, 2 years as a supervisor. Qualified candidates, please submit resume through www.chcfhc.org. Bilingual applicants strongly encouraged to apply. Email sjohnson@chcfhc.org.

MOTIVATED AND CARING GENERAL DENTIST wanted for immediate part-time position 1–3 days per week (Thurs, Fri, Sat) at a premier Cape Cod dental office located in Bourne. The ideal candidate will have experience in practice and feel comfortable diagnosing and presenting comprehensive treatment plans. Our practice is dedicated to quality-focused patient care, has an established patient base, up-to-date equipment, and a friendly, caring, and experienced team. Excellent earning potential. Please send your resume to dentist@ meganet.net. ORAL SURGEON: We are a general dental practice looking for an oral surgeon one day a week, Tuesdays or Thursdays for 8 hours. We have a large need for wisdom teeth extractions and there are no oral surgeons in the area for this need. Send resume if interested to pvirgadamo@hotmail.com.

ASSOCIATE DENTIST POSITION. LEADING TO PARTNERSHIP: Looking for an opportunity for potential ownership in the future? We are a cosmetic and general dental private practice on Cape Cod that is looking for an associate doctor. Do you have a great attitude, calm chairside manners, and an interest in a comprehensive approach in dentistry? This is a golden opportunity for you. About us: modern, state-of-the-art, fee-for-service office with digital radiography, paperless, implementing advanced new technologies and techniques. Motivated and dedicated staff supports the doctor and office goals. Please contact us if you are a DDS/DMD from an accredited university, have an active Massachusetts dental board license, a strong sense of ethics, and the ability to act with absolute integrity. Residency or one year of experience preferred. Please submit your resume and three professional references to AskDrNP@aol.com.

GENERAL DENTIST FULL-TIME ASSOCIATE: We are seeking an enthusiastic, detail-oriented fulltime associate (potential buy-in) to join our wellestablished family dental practice in Marion, MA. We are located in a beautiful seaside community. Experience (2–5 years), flexibility, and great communication skills are a must. Long-term commitment opportunity for the right candidate. Benefits offered. We have been a consistent successful practice for close to 50 years. If you want to be a part of a classic private practice with modern influence, please contact us at coleen@ mariondentalhealth.com or phone 508.748.0744.

FT ORTHODONTIST: While working with Kool Smiles as a full-time orthodontist, you will earn a guaranteed daily rate, monthly bonus potential, and comprehensive benefits package. Benefits include sign-on bonus and relocation package (varies by markets), student loan repayment program including up to \$1,000/month in loan reimbursement, medical/dental/vision insurance, 401(k) match, paid time off, association dues and license reimbursement, up to \$700 in CE reimbursement, and much more! MA/CT: Holyoke (3 days), Hartford (1 day), FT 4 days/week. Please contact MDS Box 1431.

PART-TIME ENDODONTIST: Montillo Dental Associates in Braintree is a multispecialty practice committed to excellence while providing comprehensive care in all aspects of dentistry. We are seeking a part-time endodontist for 2 days/ month. Must be able to perform apicos and retreats. Must have own microscope. Please contact manager@drmontillo.com.

MAINE OPPORTUNITY: Dear colleagues, as retirement draws closer, I offer you an outstanding opportunity to transition into a 50% equity partnership in a large, modern, highly profitable general practice 50 minutes from Portland, Maine's largest coastal city. The practice is long standing, having been owned by four generations of dentists, and is dedicated to outstanding customer service and dental excellence. Our valued patients will appreciate a talented, kind, compassionate, and empathetic doctor. Come find out why Maine dentists consistently rank on top nationally regarding earnings and discover why Maine is the way life should be. Please contact us at medentalopportunity@gmail.com.

PART-TIME ASSOCIATE—CAMBRIDGE: We are looking for an associate to work Monday and Friday (but can work with other days) at our wellestablished private practice. On average, doctors see about 8 to 12 patients/day. Great working

Dear colleagues, as collaborative, multispecialty group setting. We offer: base pay of \$1,000 a day, 40% production bonus structure, paid holiday and vacation, medical, dental, and vision insurance, disability

medical, dental, and vision insurance, disability insurance, CE allowance, and 401(k). Fully paid professional dues and malpractice insurance. For more information on our practice, please visit our website at DentistryandBraces.com. Send resume to pedocandidate@newenglandfamilydentistry.com or call 207.730.2360.

PEDIATRIC DENTIST METROWEST BOSTON: Seeking pediatric dentists to join our amazing team in five locations. These are state-of-theart practices each with a highly motivated support team and a growing patient base. Very competitive compensation and benefits package including guaranteed base pay of \$1,000/day, 40% production reconciliation bonus structure, holiday and vacation pay, professional dues, and malpractice insurance. Medical, dental, disability insurance, and 401 (k). For more information, please visit ThePediatricDentalGroup.com. Send resume to opportunities@thepediatricdentalgroup.com or call 207.730.2360.

How to Reply to an Ad with a Private MDS Box Number

All responses will be promptly forwarded to the advertiser.

environment and patients. Percentage of lab fees

paid. Prefer at least 1-2 years of experience. Please

email resume to Cambridgedentist89@gmail.com.

GENERAL DENTIST ASSOCIATE: Busy, fun, paperless

dental office in search of a part-time dentist (3 days

a week with potential for more) north of Boston.

All of the most modern equipment including

CEREC. Please email cover letter and resume to

ASSOCIATE GENERAL DENTIST: Well-established.

four-doctor group private dental practice is looking

for an experienced and enthusiastic associate

dentist for a part-time/full-time position, with

the possibility of a full partnership for the right

candidate. Senior partner to be retiring in the

near future. Salary and percentage compensation

contracts are available. Candidate must be a caring

individual who is committed to providing quality

patient care. Residency training (GPR or AEGD) or 1

to 2 years of practice experience would be helpful.

Knowledge of CEREC or other digital systems

would be a plus. Our patients are like family-we

go above and beyond for them. We have a great

working atmosphere and relationship with our

long-term dedicated staff. We have three full-time

and three part-time dental hygienists. Western

Massachusetts is a great area to live and work in. If

you are interested, please send a resume, including

a cover letter, to Dr. Frank J. Mitera, Ludlow Family

Dentistry, 257 Kendall St. Ludlow, MA 01056.

Email dr.mitera@ludlowfamilydentistry.net. Fax

GENERAL DENTIST FULL-TIME GREATER BOSTON:

Immediate full-time positions in Brockton,

Marlborough, and Milton Lower Mills for a general

dentist. We offer guaranteed salary, vacation, and

holiday pay, a generous bonus incentive program,

medical, dental, and vision insurance, 401(k), CE

allowance, short-/long-term disability, and fully paid

state license and professional dues and malpractice

insurance. This is tremendous opportunity to work

for a dentist-owned company. We pride ourselves

on the dentistry we provide to our patients and

the welcoming atmosphere we offer our team.

Partnership opportunities available. Send resume to

gpcandidate@NewEnglandFamilyDentistry.com or

PEDIATRIC DENTIST BOSTON AND/OR CENTRAL

MASSACHUSETTS: We are seeking a pediatric

dentist to join our fantastic team of doctors! This

is a tremendous opportunity to work within a

413.547.8909.

call 207.730.2360.

dentaloffice113@gmail.com.

Reply to an MDS Box classified ad by emailing jhanlin@massdental.org (include the Box Number as your subject line) or mail your response to: MDS CONNECTION Classified Box ______, Two Willow St., Suite 200, Southborough, MA 01745.

ORTHODONTIST: Full-time orthodontist needed to join our Fitchburg, MA, specialty practice. Guaranteed compensation plus structured performance bonus. Complete benefit package including medical, dental, vision insurance, PTO and vacation, fully paid malpractice, professional dues, CE allowance, disability insurance, and 401(k). Orthodontist must possess high standards of customer service and great clinical knowledge of diagnosis, treatment planning, and biomechanics. Send resume to gbufo@NewEnglandFamilyDentistry.com or call 207.730.2360.

GENERAL DENTIST—PART-TIME, TAUNTON ORAL HEALTH CENTER: We have an immediate part-time position available in our Taunton office. The Taunton Oral Health Center is a general and restorative dentistry practice. We pride ourselves on our ability to provide high-quality, affordable family care. Our team is well known for their attention to detail and their ability to make all of our patients feel at home. Our newly renovated facilities are completely digital. We have been providing exceptional dental care to families in the Greater Taunton area for more than 10 years. Send resumes to Jennifer.Redding@ CMOHS.US or call 508.813.6549 and ask for Jenn.

HAMPDEN COUNTY, MA: SENIOR DENTIST. Experienced dentist needed in Wilbraham/Pittsfield. Seeking a FT dentist in our multispecialty, highproduction, busy practices located in Hampden County. Stable schedule offered with competitive production-based income vs. six-figure annual income and a full benefits package. Sign-on bonus to provider who can start right away. Great opportunity for confident and quality-focused dentist seeking long-term practice setting. Please contact Molly McVay at 248.430.5555 or molly.mcvay@ greatexpressions.com.

EMA DENTAL OPPORTUNITY: Western Mass. Seeking general dentist to expand hours at our East Longmeadow location and introduce a doctor to our patient base and to grow with us. Part-time one day a week now and one Saturday a month starting in the fall, opportunity to expand days in future. Educational possibilities with our great team of general dentists and specialists in our multidoctor group practice setting. EMA Dental has been serving the valley for 35 years, a private practice experience for doctors and patients. For additional information and to explore the possibilities, please contact info@emadental.com.

FRONT DESK WITH OFFICE MANAGER POTENTIAL: Looking for a motivated, personable, and energetic front desk person in Malden. Experience preferred. Full benefits package, (401k, PTO, and health insurance) available once qualified. Office hours Monday – Thursday 8 am – 5 pm. Occasional fridays to make up days, etc. Please contact MDS Box 1435.

PART-TIME PEDIATRIC DENTIST NEEDED: Parttime pediatric dentist for family dental office. One to two Fridays per month, with potential for more if desired. Schedule fully booked. Daily guarantee and percentage of adjusted production. Please contact allyce.sullivan@gmail.com.



CLASSIFIEDS

GENERAL DENTIST FULL-TIME NORTH SHORE: The office is a state-of-the-art modern practice, equipped with CEREC, CBCT, soft-tissue laser, electric hand pieces, digital radiography, and intraoral cameras. Our mission statement petitions our team to "always strive in exceeding our patients' expectations and commit to continuing education, advancing in technology, and sustaining excellence." If you share the same philosophy and are passionate in providing comprehensive dental care, you will love our team. Two years of practice experience are required. Contact afdwu1@gmail.com.

ENDODONTIST: Part-time endodontist wanted for two-location practice located in Northborough and Westborough. Endodontic equipment already on premises along with CBCT. We are seeking parttime, 1 day/week. Please contact amdmd2008@ amail.com.

ASSOCIATE DENTIST FT SOUTH SHORE COAST: Growing and very busy South Shore group practice looking for a full-time associate dentist. Minimum of 2 years' experience or a residency. The office offers CEREC, Invisalign, Botox, 3D, implants. The two offices are patient-centric and we desire a candidate who wants to establish relationships with his/her patients and enjoy having fun while practicing dentistry. Ideally looking for a mid-June start. Doctor owned. Possible equity option. Contact Dforman51@gmail.com.

EXPERIENCED DENTIST NEEDED (\$200K SALARY VS % PRODUCTION): Great Expressions Dental Centers has a high-production full-time position available for an experienced dentist to join our busy dental practice located in Wilbraham. Location: 2141 Boston Road Wilbraham, MA 01095, We are in search of a personable, patient-driven, and self-motivated experienced dentist who is seeking a long-term career path leading to potential partnership! Enjoy a rewarding turnkey role with a dedicated staff in this fast-paced practice setting! \$200K base salary vs. strong % of production! Sign-on bonus possible! \$250K-\$500K annual income potential at this location. Please contact Molly McVay at 248.430.5555 or molly.mcvay@ greatexpressions.com.

FT PEDIATRIC DENTIST-START UP: FT pediatric dentist needed to start up pedo practice in Fitchburg. \$1,500 guaranteed/day, health insurance, CEU, malpractice, vacation. Great location and plenty of parking. If you love what you do and put your patients first, don't hesitate to email your resume in confidence to learn more details. Succession plan available after 2 years' associateship. Serious applicants please. Please email snason@ simplyortho.com.

FT ASSOCIATE PEDIATRIC DENTIST: We are looking for a full-time pediatric dentist for a mature pedo/ ortho practice with a very well-trained staff located in New Britain, CT. If you put patients' care first and are able to perform high-quality dentistry and have fantastic chair-side manners, great work ethics, and excellent communication skills, we have the position for you! This opportunity boasts a great earning potential and future succession plan. Salary is based on 40% collections or a minimum of \$1,200 guaranteed per day (experienced docs will be offered more). Benefits include: health insurance, CEU, prof license dues, malpractice insurance (paid vacation and moving expenses allowance are possible). Serious applicants only. Email your resume in confidence to snason@simplyortho.com.

GENERAL DENTIST: Direct Pay Dental Care was established in 2012. Our mission is to deliver efficient dental care to high-risk populations. Compassion, strong work ethic, and integrity are the values driving our mission. Our ideal dentist is trainable organized, and professional. Clinical requirements are general dentistry including endodontics and oral surgery. Minimum education and experience: MA and/or RI dental license; must be a DDS or DMD from an accredited school; minimum of 1-2 years of experience preferred. Full-time openings in our Falmouth and Cranston locations. Compensation: \$650/day. No laboratory cost. With experience, this position will be offering a higher salary and benefits with the potential to grow with this great system. Contact directpaydentalcare@yahoo.com.

PART-TIME GP-HOPKINTON: Seeking a part-time general dentist 2 days per week to join a pedoortho practice. Great opportunity for a confident individual that can practice independently. Ideally looking to start in June/July. Contact Nancy at info@ dentalplacehopkinton.com.

PART-TIME ASSOCIATE DENTIST POSITION AVAILABLE: An outstanding opportunity exists in the desirable, southcoast seaside community of Dartmouth, MA. Seeking a motivated, quality-oriented associate dentist for our busy, continuously growing, privately owned family practice. Our goal is to provide thorough dental care in a technologically advanced setting to our loyal patient base. The position highlights independent treatment planning and provision of the appropriate care in a paperless office. Please email 530hawthorndental@comcast net

JOB OPPORTUNITIES WANTED

PERIODONTIST POSITION NEEDED: A boardcertified periodontist is looking for a part-time position in a periodontal or multispecialty practice. Proficient in all aspects of periodontal and implant therapy. Please contact unident23@hotmail.com or 617.433.8027.

LOOKING FOR PART-TIME DENTAL ASSOCIATE POSITION: I have 20+ years of experience and am looking for a part-time position as a general dentist. I have worked with CAD/CAM technology for the past few years and also have CT scans certification. Please contact MDS Box 1434

PRACTICES AND OFFICES FOR SALE OR RENT

SOUTHEASTERN MA/SOUTHCOAST: OFFICE TO LEASE, LEASE OPTION, OR PURCHASE-1,248 sq. ft. in busy, well-managed health center building with plenty of parking. Used for ortho but easily convertible for most dental disciplines. Growing Middleboro/Lakeville area. Contact broker at 508.237.7739 or contact the owner at 508.972.3073 or abortho@aol.com.

LEASE FULLY PLUMBED/EQUIPPED DENTAL OFFICE: Lease fully plumbed/equipped dental office. Take over and extend lease for an 8-operatory and/ or a 4-operatory dental office on Beacon Street, Brookline. Fully plumbed and equipped. Minimal investment in renovations, cabinetry, and delivery units. Modern decorations, glass tile, granite front desk. Just need lights, chairs, compressor, and suction. Move-in ready. Beautifully decorated. Please contact Wes at 914.522.2421

DENTAL OPERATORIES AVAILABLE FOR RENT-LEXINGTON & NEEDHAM: Locations have four fully equipped and fully functional dental operatories available for sublease/rent per day or per month. Each operatory is equipped with digital radiography and is paperless. You are responsible for your own patient payments and office administration. The Lexington office is located minutes from Lexington Center and Interstate 95/Route 128 with ample parking and has a sedation permit D-A. The Needham office is located minutes from Needham/ Newton Center and Interstate 95/Route 128. Both locations are available for rent Thursday through Sunday, Please email dmddds2014@gmail.com for more information.

BROOKLINE-COOLIDGE CORNER DENTAL OFFICE FOR LEASE: Three operatories (two fully equipped) 900 sq. ft. available for either sublease or lease, with 5-year renewal option available. Ideal for dental specialist(s) looking to open new office or expand into the area. Can be a turnkey operation (with or without equipment). Contact MDS Box 1433.

SMALL & MEDIUM PRACTICES FOR SALE: South Shore, MA, and Providence, RI, practices available. Bring offer; MA owner anxious to get out. I also provide consult for both buyer and seller for a fee. Please contact dentistbroker@gmail.com or 617.955.6563.

WORCESTER-OFFICE SPACE FOR LEASE: Wellmaintained professional building with medical, dental, and business offices. Two large parking lots. Rent includes all utilities. Located near Lincoln Square area within walking distance to many restaurants, banks, hospitals, and stores, and on bus line route. Please contact dmdrdhrda@gmail.com or 978 660 2635

NEW ENGLAND PRACTICE TRANSITIONS: Maine: Portland-Periodontal practice, well-established, 5 ops, gross \$820K, lease. Massachusetts: Mid-Cape--3 ops, 1 extra plumbed, gross \$313K, RE avail.; Medfield Area-2 ops plus 1 plumbed, parttime practice, gross \$290K, lease; Cape Cod-Boutique practice 2 ops, gross \$453K, leased space. Vermont: Burlington Area-Well-established, 4 ops, gross \$525K, RE avail.; Central Vermont-4 ops, well-established, gross \$659K, RE avail.; Upper Valley-Updated equipment, 3 ops plus 2 plumbed, gross \$641K, RF avail, New Hampshire; Southern NH pediatric practice, 4 ops, gross \$789K, lease with option to buy. Please call 888.888.6506 or visit www.newenglandpracticetransitions.com.

ENDODONTIST/PERIODONTIST SPACE SOUTH SHORE: Ideal opportunity to establish endo/perio practice on the South Shore. More than a half dozen general dentist practices in the immediate vicinity. Up to 2,600 sq. ft. in established medical building. Build to suit. Please contact 57foreststreet@ gmail.com or 339.793.9004.

PRACTICE FOR SALE-NORFOLK COUNTY: South of Boston general practice with immediate access to I-93. Practice underwent major renovation in 2012, all equipment brand new. Professional condo (1.000+ sq. ft.), 4 rooms with A-dec equipment and technology, including CEREC. Condo also available for sale. Growth opportunity. Will not last long! For more details, contact Henry Schein Professional Practice Transitions Consultant Tyler Russell at 617.447.8760 or tyler.russell@henryschein.com. #MA193.

PRACTICE FOR SALE-MIDDLESEX COUNTY: GP, NW of Boston. Close to 128, 93, and Route 3. Great location in booming town. Some perio and pedo, 4 ops, EZ Dental Software, I/O cameras and digital X-ray. Practice open 4 days with every other Saturday. Solid profit margins. For details, contact Henry Schein Professional Practice Transitions Consultant Tyler Russell at 617.447.8760. #MA194.

PRACTICE FOR SALE-MIDDLESEX COUNTY: NW of Boston. Mature OMS practice with 4 ops in a phenomenal location. Up to 3,500 sq. ft. also available. Two recovery rooms and CBVT imaging (Kodak). Large, diverse referral base. Open 4 days/ week and 1 Saturday/month. Seller willing to work part time for extended period after the sale. For more details, contact Henry Schein Professional Practice Transitions Consultant Tyler Russell at 617.447.8760 or tyler.russell@henryschein.com. #MA189.

PRACTICE FOR SALE-MIDDLESEX COUNTY: Mature GP, 20 minutes from Route 495 in MA along the MA and NH border. Gross \$500K+ with 4 ops. Some equipment and facility updates needed, but huge potential. Lease agreement-will consider selling and merging practice or landlord willing to negotiate long-term lease for buyer. Contact Henry Schein Professional Practice Transitions Consultant Tyler Russell at 617.447.8760 or tyler.russell@ henryschein.com, #MA192.

RAYNHAM. MASSACHUSETTS: IDEAL DENTIST LOCATION FOR LEASE: Excellent location on Route 44 with 2,683 sq. ft. available. The space needs build out, with two existing bathrooms. This is a professional building with other medical providers as tenants. Contact Jim Silva at 508.823.4567, ext. 417. or isilva@wvnnandwvnn.com.

DENTAL CONDO FOR SALE: 1010 Main Street, Holden, MA. 757 sq. ft.; 1/7 of professional building. Two ops. third plumbed. \$180K. Please contact 508.829.9112 or bferris395@yahoo.com.

SEEKING PRACTICES

ARE YOU LOOKING TO SELL YOUR PRACTICE? Retiring, relocating, or whatever your reason, I am looking to purchase it from you. Established dentist looking to purchase existing practice within 50 miles of Boston. Private sale only. If you wish to sell your practice directly to me and want to forgo brokerage fees, I am interested in speaking with vou. Please respond to dmddds2014@gmail.com.

SERVICES

BUYERS: We offer more than 25 years of dental experience in the Greater Boston area to provide you with confidential professional advice to help locate and finance the proper practice for you, the buyer. We will guide you and the seller through the entire process, helping to structure a transition that makes sense. Because a practice worth buying should not have to be advertised, we have never had to advertise a practice. We make every attempt to show you only those practices that may be of interest to you, and all fees are paid by the seller. Please contact Arthur B. Gordon, Northeast Dental Consulting, Ltd., at 978.774.2400. Fax 978.750.1444. Email arthur@thedentalbroker.com.

SELLERS: If you are considering the sale of your dental practice, we offer more than 25 years of dental experience to provide you confidential expert advice. We work closely with you, the seller, and your professional advisors to help mediate a transaction that makes good common sense while keeping professional fees as reasonable as possible. We take pride in the fact that we have never had to advertise a practice in order to sell it. We have sold some of the premier practices in the Greater Boston area and we look forward to helping vou. Please contact Arthur B. Gordon, Northeast Dental Consulting, Ltd., at 978.774.2400. Fax 978.750.1444. Email arthur@thedentalbroker.com.

KEEP MORE OF WHAT YOU EARN: You work hardlet our business and tax services help you keep more of what you make. Practice advisory services, start-up advice, tax planning and preparation for you and your practice. Contact Todd Ellis, CPA, today at todd@elliscpas.com or 781.710.0852.

CPR CLASSES: AHA CPR classes for the health care provider. \$65 per person. 3 CEUs. We come to your office. Please contact Naiya at 413.887.9214 or naiya25.dental@gmail.com.

NEW PRACTICE CONSULTING: Looking to open a new practice? I've been opening new locations in Massachusetts for 40 years. With more than 20 successful start-ups to date, I can show you how it's done. I can help in finding the perfect location, quide you in your build-out (as a licensed general contractor, I also built custom homes for 20-plus years) and equipment/technology selection, front office setup, and staffing. Contact Dr. Peter J. Mortelliti at drmortelliti@gmail.com or 617.462.3244.







Get a loan up to \$5 million, and give your practice every advantage

No matter where you are in the course of your career, choosing the right guidance is just as important as choosing the right financing. At Bank of America Practice Solutions, we've been helping dental professionals achieve their goals for more than 20 years.

Our all-inclusive financing* can be designed to cover all of your needs — from office design and equipment installation to training, supplies and even working capital. We offer the following types of loans:

- Practice startup
- Practice acquisition
- Debt consolidation¹
- Commercial real estate²

- Office improvement
- Equipment upgrade



With the Business Advantage Relationship Rewards program, you may qualify for a discount on a new loan, as well as additional benefits and rewards. To learn more about the program, visit bankofamerica.com/relationshiprewards.



To learn more, contact me today.

Dave Miller 1.857.324.1465 djmiller@bankofamerica.com http://sbbankers.bankofamerica.com/djmiller



LIFE / BETTER CONNECTED®

* All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. The term, amount, interest rate and repayment schedule for your loan, and any product features, including interest rate locks, may vary depending on your creditworthiness and on the type, amount and collateral for your loan. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account. Repayment structure, prepayment options and early payoff are all subject to product availability and credit approval. Other restrictions may apply. Bank of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account.

² For owner-occupied commercial real estate, 51% owner occupancy required.

Bank of America, the Bank of America logo and LIFE / BETTER CONNECTED are registered trademarks of Bank of America Corporation. Sponsorship of endorser's products and services is not an expressed opinion or approval by the Bank. Bank of America Practice Solutions is a division of Bank of America, N.A. ©2018 Bank of America Corporation | ARBPYYQB | FL-02-18-0316.B | PS-101-FL | 03/2018