

Yankee Dental Congress 2021 Is Going Digital

After months of exhaustive review, extensive discussion, and in consideration of the safety of attendees, volunteers, presenters, exhibitors, and staff during the COVID-19 pandemic, the Massachusetts Dental Society (MDS) has announced that Yankee Dental Congress 2021 will be an all-digital experience.

This is not the first time Yankee has persevered in response to actions out of the Society's control. "When I first joined the MDS in January 2002, we were faced with holding Yankee just a few months after the September 11 terrorist attacks," says MDS Interim Executive Director Dr. Robert Boose, EdD. "But we pulled together and made Yankee 2002 a success.

"We are facing a similar situation with the COVID-19 pandemic, which has presented challenges to dental practices and the future of Yankee," he continues. "Now more than ever, we need to come together to ensure that Yankee 2021 is a success. Yankee has survived and thrived through the years because of the efforts of our volunteers and with the support of our members, and that isn't changing as we face another 'new normal.'"

MDS President Dr. MaryJane Hanlon is enthused by the prospect of a reimagined conference and fully expects Yankee 2021 to rise to the challenge. "In a way, this might be a silver lining of COVID-19," she says. "This gives us an opportunity to rethink how we do everything and move us to a more innovative and energizing meeting. We are very excited about how we have rethought Yankee Dental Congress!"

Bringing the Yankee Family Together Again

"We had been working very closely with the Boston Exhibition and Convention Center on how we could possibly host a live event in January," says Shannon McCarthy, MDS managing director of business development and Yankee Dental

Congress. "We know that these have been challenging times for the dental profession and now more than ever, they need connection and camaraderie with their colleagues.

"We realize that nothing can fully replace an in-person event, but we are working on creating a virtual platform where attendees can feel that connection with their peers," she continues. "Our goal is to bring the Yankee family together again!"

What You Can Expect from Yankee Dental Congress Virtual 2021

For more than 45 years, Yankee Dental Congress has been *the* platform for dental professionals to come together to learn, discover new products, engage with colleagues, and define the future of dentistry. An all-digital Yankee will allow the entire dental community to safely share ideas and innovatively learn on a new, robust virtual platform. The Yankee team is designing a unique experience for the entire dental industry featuring highly personalized offerings over the course of the 2.5-day conference, including opportunities to:

- Take a front-row seat to enhance your continuing education and discover tips and techniques that you can use right away
- Explore products and services, based on your interests and business, through dynamic product showcases and live demos with the digital evolution of the Yankee Dental Congress Exhibit Hall
- Engage with the top clinicians and business connections you care about with live interactions, meetups, and roundtable discussions

The Yankee team has spent the past two months determining how to reimagine Yankee as a virtual event. "We have already been working behind the scenes to revamp our program into a virtual format that will appeal to a broad audience," says Yankee 2021 General Chair Dr. Cherie C. Bishop. "We are working to incorporate virtual social and professional interactions, team building, and engagement/roundtables with leading clinicians."

Understanding that the challenges faced by dental professionals could look very different by the time January 2021 rolls around, the Yankee team is designing a fluid Yankee that will be able to pivot and give attendees what they need in the moment based on changes to the dental landscape and the world at large. This will include social connections and alumni events, among other happenings.

"Having the right balance of education, wellness, products, and services, engagement with clinicians, live—and even possibly hands-on—learning is as important to us as ever, as well as bringing in the social interaction that we all enjoy each year at Yankee," says Dr. Bishop.

In addition to the digital event in January, the Yankee team is also planning a unique outdoor experience in Boston in June 2021—see page 4 for more details.

Yankee plans to return to Boston in 2022 with an all-new in-person event, but in the meantime, be on the lookout for more exciting news about Yankee Dental Congress Virtual 2021, which will be held January 28-30, 2021. Visit yankeedental.com for more information.



January 28 - 30

VIRTUAL
2021

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Weathering the “White-Water Rapids of Change”

Welcome to back to school and fall! No matter what, once Labor Day is over, I am reminded of shopping for “back-to-school” outfits and buying out all the cool stuff at Staples because, like mother like daughter, my daughter *had* to have all the accoutrements to start

the school season off right! I know that for all of you parents this year, “back to school” has a new meaning and interpretation. I’m experiencing it as well in my day-to-day life at the Tufts University School of Dental Medicine (TUSDM). I wish you all the best as you enter this age of virtual learning and learn more about its impact on your work schedule and daily life. I do hope that at some point we are able to obtain balance. I’m not quite sure how many “new normal” items in our life we can go through . . . but we humans are nothing if not resilient. We will adapt by continuing down the “white-water rapids of change” and at some point, reach calmer waters together as a profession.

When I wrote to you in the last issue of this newsletter, we had just suffered the sudden loss of Executive Director Conor McNulty in the midst of the COVID-19 crisis. It left many of us stunned and heartbroken. As with any loss of life, each of us entered what is known as the five stages of grief and loss. With the final stage of acceptance, we have begun to move forward and I am happy to report that our Executive Search Committee (see below) has reconvened and held its first meeting, analyzed the position paper, and finally, published the ad announcing that the search has begun for Conor’s replacement. Our goal is to have a candidate identified by the end of 2020 with an immediate integration as soon as is possible. While Conor will be replaced by someone new, I know that he made a tremendous impact and will remain in our hearts forever. In the meantime, Dr. Bob Boose has been by our side the entire time, supporting the management team and I on all that needs to be done and navigate when necessary. I know I speak for all of us when I say: Bob, we can’t thank you enough for stepping up during this difficult time. We know you had other plans for your summer, but you hung in there with us. Thank you!

Much like our members, the MDS has been dealing with the same economic challenges you and your practices have been facing due to the pandemic, and the MDS management team has been forced to make difficult decisions regarding the Society’s budget. As a result, the team has had to lay off/furlough and/or reduce hours for a number of staff members and make cuts in programs and projects across the board to help offset our budget constraints.

The staff changes have resulted in a 29% reduction in staff. Throughout, the team has been working countless hours to keep the highest level of service to continue to help dentists across the Commonwealth. I do not think any of you can appreciate how incredible the MDS staff is until you work closely with them on a daily basis like our Board of Trustees does. If you should call the Society when you have a question or need guidance, please take the opportunity to thank the person who answers the phone. They are working so hard on behalf of all of us. They are here to provide guidance as we all continue to ramp back up to pre-COVID activities.

We have come to some decisions about Yankee Dental Congress 2021 and are reimagining it as a virtual conference (for more information, see page 1). The Yankee team is also working tirelessly to plan a unique outdoor experience in June 2021 (see page 4 for details). The Board has also voted to hold the January 25, 2021, House of Delegates Annual Session as a virtual event; more information on that is to be announced. I know I am missing everyone, as demonstrated by my emotional response at the return of TUSDM students and staff to clinical operations after Labor Day. I knew I missed my “Tufts Family;” however, that day I realized just how much. I also know I feel the same about seeing my “MDS Family” at in-person meetings and had hoped that by January we would be able to count on being together, but we will have to wait until June.

We have all been forced to make tough decisions during these challenging times, and the MDS has been right there alongside our members, helping us stay informed and prepared to reopen our practices and regain our livelihoods. That is why it’s so important that we continue to come together, renew our memberships, and attend Yankee Virtual 2021 so that the MDS can continue to provide the best services to member dentists in Massachusetts.

I know I am very much looking forward to seeing all of you and reconnecting. Connection is a basic human need, and the lack of it is one of the reasons why we are experiencing increased stress. So, if you are feeling stressed, take time for yourself and know that you are in good company as we are all experiencing that. I will see many of you at your District meetings as I am trying to make as many as I can through this year. Please reach out if there is anything the Society or I might be able to support you with as we get nearer to calmer waters.

Dr. MJ Hanlon

The MDS Forms Executive Director Search Committee

The MDS has formed an Executive Director Search Committee to find a full-time replacement for Executive Director Conor McNulty, who passed away on July 6. MDS President Dr. MaryJane Hanlon has appointed the following members to serve on the Executive Director Search Committee:

- Chair David Lustbader, DMD (Past President)
- MaryJane Hanlon, DMD (President)
- Janis Moriarty, DMD (Immediate Past President)
- Raymond Martin, DDS (Speaker of the House and Past President)
- Sathish Palyam, DDS (Middlesex District Trustee)
- Andrea Fallon, DMD (Valley District Chair-Elect)
- Kadambari Rawal, BDS, MS (Boston District Chair)

The Executive Director Search Committee, which began meeting in early September, is working closely with Kittleman & Associates, a national executive search firm. Dr. Robert Boose, EdD, CAE, is currently acting as Interim Executive Director until a full-time replacement is found.



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of the Massachusetts Dental Society

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MaryJane Hanlon, DMD – President
Richard Marchand, DMD – Secretary
Robert E. Boose, EdD, Interim Executive Director
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EXCLUSIVE SAVINGS FOR MDS MEMBERS AND STAFF POWER PASS - \$79 THRU 1/6/21

IS GOING VIRTUAL 2021

January 28 - 30, 2021

Included in your Power Pass registration:

- **Unlimited access to every CE course offered**
Includes 40+ Live CE courses and a library of pre-recorded CE courses. Take a front-row seat and learn tips and techniques that you can use right away!
- **Network with exhibitors and learn about cutting-edge new products**
Explore products and services through dynamic product showcases and live demos.
- **Reconnect with colleagues**
Engage with colleagues through live interactions, meetups, and receptions.
- **Continue to access CE and exhibitors for 30 days after Yankee**
Revisit an interesting course or take additional CE at your own convenience.

REGISTER TODAY

The **first 1,000 Members and staff** to register for a Power Pass will **each** receive a PPE supply kit containing:*

- 10 N95 masks
- 1 fit test kit
- 5 face shields
- Various samples from exhibitors
(an estimated \$250+ value)

*Paid registrations only.

SNEAK PEEK



OSAP DENTAL INFECTION CONTROL MINI BOOT CAMP™

The Organization for Safety Asepsis and Prevention has introduced the Safest Dental Visit™ to highlight and support safe dental visits. Topics will include principles of infection control, CDC guidelines and OSHA regulations, responsibilities of the infection control coordinator, and the CDC recommended sequences for donning and doffing PPE equipment.



MOVING PAST DISRUPTION INTERACTIVE TRACK

Join your colleagues and explore how to treat disruption as a catalyst to pursue significant new opportunities for growth and sustained advantages. Learn how to develop a plan to confront the core disruptions that threaten existing revenues and resources. Walk away with a contingency plan to minimize future interruptions.

SAVE THE DATE

DENTALPALOOZA

presented by YANKEE DENTAL CONGRESS

THE LAWN ON D ♦ BOSTON, MA

JUNE 4, 2021

Come together and collaborate with your colleagues at this jam-packed day filled with fun, learning, and excitement.

- Engage and network with close to 100 exhibitors
- Learn with your peers from industry visionaries at top-notch continuing education courses
- Enjoy a drink or have some lunch from one of the food trucks
- Play a game and reconnect with your friends



yankeedental.com/dentalpalooza ♦ 877.515.9071



Practice Management

CDC Updates Guidelines for Dental Settings

In late August, the U.S. Centers for Disease Control and Prevention (CDC) updated its Guidance for Dental Settings During the COVID-19 Response. The recent changes include:



- Updated definition of a fever
- Updated guidance on personal protective equipment (PPE) in areas with moderate to substantial community transmission during patient encounters where COVID-19 infection is not suspected
- Added language to information on protective eyewear
- Additional guidance on physical distancing and how to respond to COVID-19 exposures among dental health care professionals and others

Make sure your dental practice is adhering to the current guidelines by reviewing them at cdc.gov/coronavirus/2019-ncov/hcp/dental-settings.html.

Massachusetts Travel Advisory: Rhode Island Residents Can Travel to Massachusetts for Work

Effective August 1, Massachusetts implemented new requirements for any travelers and returning residents entering the state in order to keep COVID-19 transmission levels low. These travel orders require all travelers and returning Massachusetts residents who do not meet an exemption to complete the Massachusetts Travel Form prior to arrival, unless you are visiting from a lower-risk state designated by the Department of Public Health and quarantine for 14 days or produce a negative COVID-19 test result that has been administered up to 72-hours prior to your arrival in Massachusetts. Travelers from states deemed to be COVID-19 lower-risk states are not required to fill out the Massachusetts Travel Form and do not need to quarantine. Learn more at mass.gov/info-details/covid-19-travel-order.

Initially, Rhode Island was categorized as a lower-risk state, but as of Friday, August 7, Rhode Island is no longer listed as a lower-risk state under the Massachusetts COVID-19 Travel Order. However, dental staff living in Rhode Island or another state on the high-risk list are permitted to work in a dental office in Massachusetts and are exempt from the quarantine (for travel to and from work but not for side trips). As for any patients that cross state lines from Rhode Island for dental treatment, no patient schedule changes are advised at this time.

The MDS encourages consistent vigilant use of personal protective equipment, safe distancing, patient screening, and adhering to the guidance provided in the ADA Return to Work Interim Guidance Toolkit (<https://pages.ada.org/return-to-work-toolkit-american-dental-association>).

The MDS will let members know if we receive any new information from the Massachusetts Department of Public Health.

As of October 5, the current list of COVID-19 lower-risk states exempted from the travel orders to Massachusetts are:

- Connecticut
- District of Columbia
- Maine
- New Hampshire
- New York
- Vermont

See the updated listing at mass.gov/info-details/covid-19-travel-order#lower-risk-states.



Practice Management Q&A

Question: Do I need to have a written protocol on how I am screening patients and their companions for COVID-19?

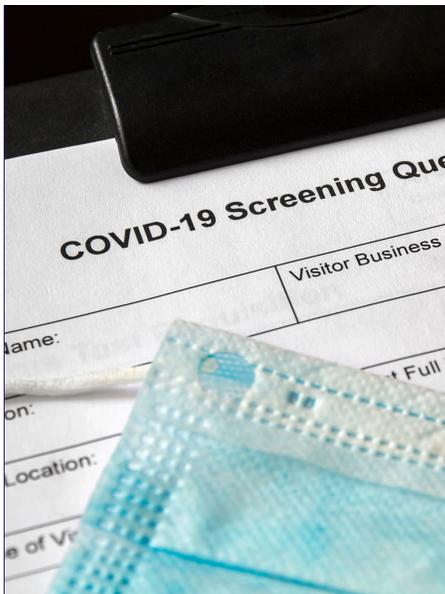
Answer:

Yes, providers must have a process for screening patients and companions for symptoms of COVID-19 prior to entering the facility or office. Providers must have policies and procedures for screening patients in advance of a service or procedure, including policies and procedures for testing patients for COVID-19 when medically appropriate, as well as for determining whether a procedure should go forward if a patient tests positive.

For answers to more COVID-related questions, visit the MDS's COVID-19 resources webpage at massdental.org/coronavirus, which includes FAQs related to Phases 2 and 3.

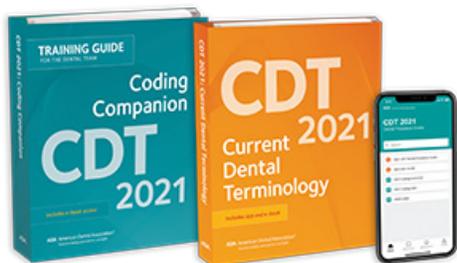
Have a question?

Call the Member Assistance Center (MAC) at 800.342.8747, option 5, or submit your question online at massdental.org/contact-mds.



Practice Management

CDT 2021 Includes New Codes Related to COVID-19



Make sure your practice is coding correctly with the ADA's CDT 2021: Current Dental Terminology and get access to full descriptors, as well as the CDT e-book and app. This up-to-date coding resource, which is available for order now, is the only HIPAA-recognized code set for dentistry. CDT 2021—which includes ICD-10-CM codes—features 28 new codes, seven revised codes, and four deleted codes. CDT 2021 contains new codes for:

- Counseling for the control and prevention of adverse oral, behavioral, and systemic health effects associated with high-risk substance use, including vaping
- Medicament application for the prevention of caries
- Image captures done through teledentistry by a licensed practitioner to forward to another dentist for interpretation
- Testing to identify patients who may be infected with COVID-19

Two of the new codes are the result of the ADA's request for codes to document pathogen testing procedures in light of the COVID-19 pandemic:

- D0604—antigen testing for a public health-related pathogen, including coronavirus
- D0605—antibody testing for a public health-related pathogen, including coronavirus

While the new codes don't take effect until January 1, 2021, now is the time to make sure your staff is ready. MDS members can save by purchasing the CDT 2021 and Coding Companion Kit, which includes the CDT 2021 Coding Companion and the CDT 2021 app, from the ADA Catalog. The retail price for the bundle is \$173.95 but members can purchase all three for just \$115.95. (All three products can also be purchased individually.) To order the kit, visit ADAcatalog.org or call 800.947.4746, and use product code K221BTi.

Blue Cross Blue Shield PPE Reimbursement

In early August, Blue Cross Blue Shield of Massachusetts (BCBSMA) announced that due to the challenges dental offices have faced during the COVID-19 pandemic, it has revised its position regarding the reimbursement of personal protective equipment (PPE) and will reimburse participating Massachusetts providers \$10 for each encounter with a Dental Blue patient for the months of June, July, and August 2020.

During the fourth quarter of 2020, BCBSMA will conduct a review of all eligible providers' claims history for dates of service from June 1 – August 31 and automatically reimburse dentists for claims encounters during this time period. Providers do not need to do anything to receive this one-time payment, which will be made outside of BCBSMA's claims system and will not count against members' annual benefit maximums. BCBSMA advises that to avoid delays in claims processing, do not include CDT code D1999 or any other code

DENTAL PRACTICE INSIGHTS

from the **MDS** Dental Practice and Benefits Committee

What Do You Do If a Patient Refuses to Wear a Mask?



Dental practices have instituted significant safety measures in their offices to address COVID-19 concerns.

While most patients adhere to these new safety guidelines, which were put in place to help protect them, some patients may simply refuse to comply.

The U.S. Centers for Disease Control and Prevention, the World Health Organization, and other public health authorities recommend wearing face masks in public to reduce the spread of COVID-19, but you may still encounter patients who refuse to follow these recommendations when arriving for their dental appointments. How should you handle these difficult situations? The MDS Dental Practice and Benefits Committee recommends that you review two great resources that the American Dental Association (ADA) has created to help dentists and staff navigate these situations:

- Tips for Handling Mask Non-Compliance (http://success.ada.org/~media/CPS/Files/Articles/Toolkits/Tips_for_Handling_Mask_Non-Compliance.pdf)
- When a Patient Claims They Can't Wear a Mask Due to a Disability (http://success.ada.org/~media/CPS/Files/Articles/Toolkits/When_a_Patient_Claims_They_Cant_Wear_a_Mask_Due_to_a_Disability.pdf)

Find more patient communication tools and resources in the ADA Patient Return Resource Center (<https://success.ada.org/en/practice-management/patients/covid-19-patient-communication-resources-for-dental-visits>) and the latest information on COVID-19 and dentistry at ada.org/virus.

The MDS Dental Practice and Benefits Committee emails *Dental Practice Insights*, a monthly tip that members can immediately incorporate into their practices. If you've missed any of the emails, all *Dental Practice Insights* are archived at massdental.org/insights. Have a tip to share? Send it to membership@massdental.org.



for PPE when submitting claims. If you do, it will deny code D1999 as a provider liability and process all other covered services itemized on your claim. BCBSMA posted this information on its Dental Provider website on August 3 and mailed notification to members in August. Any questions? Contact BCBSMA Dental Provider Services directly at 800.882.1178, option 4.



Charging PPE Fees? Notify Patients in Advance

If your office is utilizing personal protective equipment (PPE) fee code D1999 or charging a PPE fee to your patients, you **must** notify each patient of this new charge in advance of his or her appointment. It is recommended that the patient also receive this notification at the time the appointment is scheduled, but if the appointment is already in the books, then the patient should be notified prior to arriving to the dental appointment. This ensures that the patient is not surprised by the additional charge.

Additionally, the MDS recommends that providers review their provider network contracts before implementing a PPE fee. Many insurance companies do not allow participating dentists to use the D1999 code, and provider network contracts typically disallow an additional infection control or PPE fee.

For more information, the MDS has compiled a list of questions and answers that offer general guidance to members on our COVID-19 webpage at massdental.org/Member-Resources/Practice-Management/Coronavirus/Phase-2.

FFCRA Staffing Questions & Answers

Beginning April 1, 2020, the Families First Coronavirus Response Act (FFCRA) provides paid leave for certain COVID-19 related absences. In August, the Massachusetts Dental Society (MDS) learned that several human resource companies have been sending out confusing messages suggesting that dental practices are excluded from FFCRA rules, which is not the case. MDS legal counsel Goulston & Storrs has compiled a list of frequently asked questions and answers to help your practice navigate these changes and determine what you need to do remain compliant. Questions addressed include:

- When can an employee take FFCRA leave?
- Does an employer have to pay for FFCRA leave?
- Are any employees or employers exempt from FFCRA leave?

Read the Q&A at massdental.org/roadmap-staffing-hr.

Note: This Q&A is intended to provide only general information about the FFCRA and is not legal advice. We anticipate further guidance from the courts and regulatory agencies about how to apply these new rules. Until that guidance becomes available, you should speak with your attorney if you have questions about how to apply these changes in your practice.

The MDS Developing COVID-19 Testing Strategy

In an effort to proactively collaborate with the state's public health authorities, health care institutions, and willing dentists, the MDS is in the process of identifying a feasible and valuable COVID-19 testing strategy as we maneuver ahead in these challenging times.

Since April, the MDS COVID-19 Testing Sub Work Group—comprised of Drs. Alec Eidelman, John Gusha, and Thomas Trowbridge—has engaged with international suppliers, local companies, and state health officials to explore the practicality of creating a partnership that allows dentists to collect specimens for COVID-19 diagnostic testing for both dental practice staff and the community. In early August, the Sub Work Group shared the MDS COVID-19 Testing Strategy to update members on the ongoing collaborations and to develop resources that members will likely find valuable to maintain their practices' well-being. As there are several considerations to take into account while developing this strategy, the Sub Work Group's efforts are still in progress. Learn more, including background, testing methods, and other considerations, at massdental.org/Member-Resources/Practice-Management/Coronavirus/MA-Dentist-COVID19-Testing-Strategy.



Asking a Question Is the Best Way to Maximize Your Membership

Call 800.342.8747 for the Member Assistance Center

The Massachusetts Dental Society created the MDS Member Assistance Center (MAC), a member-only service, to help you get the most out of your membership. The MDS's state-of-the-art call center enables members to speak directly with a MAC advisor who can help answer your questions. The MDS Member Assistance Center is available Monday–Friday from 8 am to 4 pm.



Member Savings Program



Merchant Lynx Services Joins the MDS Member Savings Program

The MDS is pleased to welcome Merchant Lynx Services (MLS) as a new partner in our Member Savings Program. MLS is a family-owned and operated 25-year-old merchant services company that proudly serves some of the largest entertainment, automotive, service industry, and health care provider networks in the United States. MLS is a one-stop solution for merchants offering:

- Premier merchant services, such as equipment leasing, cash advance services, wireless terminals, e-comm credit card acceptance solutions, and a U.S.-based dedicated customer service team
- In-person installations and training
- Chargeback solutions
- Same day approvals
- And more



MLS's Cash Discount Program allows MDS members to cut the costs of credit card acceptance by up to 80%. Learn more about how Merchant Lynx Services can help your practice at massdental.org/mls. For more information on all Member Savings Program partners, visit massdental.org/member-savings.

Save with Members-Only Access to the GE Appliances Store

MDS members can now receive exclusive access to great deals on the full line of GE appliances through the Member Savings Program.

Everyday Savings

- Access to members-only savings of up to 25% off MSRP on select GE appliances
- Special savings with promotional and rebate offers
- Financing available
- Convenient in-home delivery, installation, and haul-away services offered

Exclusive Promotions

Sign up for the GE Appliances Store e-newsletter and be the first to know about limited-time offers and rebates. In addition, special promotional financing is also available.

Top Brands

Find great deals on the latest Profile™, Cafe™, GE®, Monogram® Haier, and Hotpoint® appliances.

MDS members can refer staff, family, and friends once you have set up an account and are in the site. Visit ADA.org/GE to get your authorization code to set up an account and start shopping. Learn more at massdental.org/GE-Appliances.



OnPay Wants to Help You Streamline Your Back Office



Want to spend more time with patients or get out of the office earlier? Check out MDS Member Savings Program partner OnPay's guide to tools that can save you and your staff more than 40 hours a month. From scheduling to expenses to payroll, the right software can make a big difference. That's time that you could be spending on patient care, building your practice, or having fun with your family. Putting the right technology in place also makes it more efficient to pay employees, manage paid-time off (PTO), set work schedules, track expenses, and more.

OnPay has produced a detailed guide to five of the most important steps you can take to automate your finances and simplify people management. Download the guide at <http://onpay-6057017.hs-sites.com/en/ada-streamlining-back-office>.

The MDS Responds to WHO Interim Guidance on Dental Care

In August, the World Health Organization (WHO) issued updated guidance ([who.int/publications/i/item/who-2019-nCoV-oral-health-2020.1](https://www.who.int/publications/i/item/who-2019-nCoV-oral-health-2020.1)) that advised “delaying non-essential oral health care in areas with community spread” of COVID-19. The Massachusetts Dental Society (MDS) and MDS President Dr. Mary-Jane Hanlon issued a statement on August 13 to clarify that this WHO guidance is NOT applicable to Massachusetts:

Residents in cities and towns across Massachusetts, in line with recommendations from state and local officials, remain able to safely receive routine, emergency, or likely to become emergent oral health services. The American Dental Association (ADA) also responded to the WHO guidance.

Dentists are experts in infection control and Massachusetts dentists are following the latest guidance from national and state public health entities like the U.S. Centers for Disease Control and Prevention (CDC) and the Massachusetts Department of Public Health in order to keep patients, dental staff, dentists, and communities safe. Increased infection control protocols and supplies and monitoring public health data are examples of the “new normal” in dentistry and a new standard of care for as long as COVID-19 continues to threaten the health of our communities. Until the data tells us otherwise, patients should feel safe in visiting their dentist for both routine dental appointments and emergency care because oral health is essential to overall health.

As we know, in order to protect patients, dental team members, and the public, everything about a typical visit to the dentist is now dramatically different than it was prior to COVID-19. Dental practices have made upgrades to their offices—including reconfigured physical spaces and patient intake procedures, and increased use of higher-grade and more layers of personal protective equipment (PPE) for dentists and dental staff—in order to minimize opportunities for potential exposure and changes in tools and techniques to minimize the production of aerosols.

Dentists are well-trained and innovative experts in infection control; patients who have not yet had a dental visit during the pandemic will see a significant increase in infection control protocols and supplies when they go back to the dentist. The MDS continues to work with the Commonwealth’s Reopening Advisory Board on a data-driven and safety-first strategy for the practice of dentistry during the COVID-19 pandemic.

Sincerely,
MaryJane Hanlon, DMD
MDS President



Political Action Committee

To keep the profession of dentistry strong, we must have . . .

ONE VOICE

WHAT IS THE MDS-PAC?

The MDS-PAC is the political action committee of the Massachusetts Dental Society. The MDS-PAC seeks to create a favorable political environment by supporting pro-dentistry candidates and facilitating the political involvement of MDS members.

How Does the MDS-PAC Help Me?

The MDS-PAC is an integral component in ensuring that a pro-dentistry legislative agenda is advanced on Beacon Hill.

To contribute, visit

massdental.org/pac

Membership

MDS Webinar Helps You Stay on Top of HR Law and Policy Updates

There have been more human resources updates in the last 18 months than in the prior five years, and all businesses—including dental practices—are affected and need to know this information. That's why the MDS produced the webinar "HR Law and Policy Update—Many State and Federal Changes" for members to watch on-demand at no cost. This webinar discusses the many changes in both state and federal laws that have recently taken place. In addition to permanent updates, the COVID-19 emergency declaration has added other temporary policies. This webinar covers the new I-9 Form's COVID-19 protocols, employer-friendly federal NLRB changes, and updates from many other regulating bodies. The impact of these updates and any next steps needed are also discussed.

Please note: This complimentary MDS member-exclusive webinar is for informational purposes only. No continuing education (CE) credits will be awarded.

In addition to the "HR Law and Policy Update" webinar, the MDS offers members complimentary access to an array of on-demand Continuing Education and Personal and Professional Enrichment Webinars. Log in to your MDS account to access webinars on timely topics, including:

- I Want My Loan Forgiven and I Want My Revenue Back!
- Using Steam Sterilizers on N95 Masks
- Playing It Safe: Practice Transition Planning 2020 and Beyond
- PANDEMIC Back-to-Practice Plan of Action
- Metrics to Measure for Recovery
- Pain Management 4/1/2020 - 3/31/2022 Cycle

Learn more at massdental.org/webinars.

The Dental Team: COVID-19 Resources for Dental Hygienists and Dental Team Membership



Dental hygienists play a crucial role on your dental team. To help keep dental hygienists informed as much as possible during this challenging time, the MDS created a resource webpage specifically for dental hygienists (<https://www.massdental.org/Member-Resources/Practice-Management/Coronavirus/Hygienists>). As Massachusetts moves forward with its phased reopening, we will continue to update this valuable

resource to help dental hygienists determine where hygiene fits into Phases 1–4 and provide them with timely information as they navigate through this ever-changing landscape alongside you. Share this resource with your dental hygienists so they can stay up to date.

And since you are an MDS member, your dental hygienists (and dental assistants and office personnel, too) can sign up for free membership so they can access all of the resources, continuing education opportunities, and special discounts available exclusively to MDS members. Encourage your staff to join today by visiting massdental.org/join and choosing "Allied Dental Health Professional (ADHP)" as their member type.



Nominate a New Dentist for the MDS 10 Under Ten Recognition

Established by the MDS in 2005, the annual 10 Under Ten recognition program highlights the diversity of new dentists in Massachusetts

and their impact on the dental profession. To qualify for the recognition, dentists must have graduated from dental school within the past 10 years, be an MDS member, and have made significant contributions to the profession, their community, and organized dentistry.

Know a member that you think qualifies as a 10 Under Ten? You can submit an application at massdental.org/ten by October 31, 2020. The MDS Membership Committee will be making the selections and recipients will be announced by December 1, 2020.

The following members were named 10 Under Ten recipients in 2020:

- Lea El Hachem, DDS, MSd, CAGS
- Luri Lee, DMD, CAGS
- Matthew Freitas, DMD
- Sabina Malla, DDS, BDS
- Michael Golub, DMD
- Claire A. McCarthy, DMD
- Ana Keohane, DDS, DMD, FICD
- Richard Senatore, DMD
- James E. Lee, DMD
- Christopher Jacob Ward, DMD

Join the MDS Health & Wellness Facebook Group

The MDS Health and Wellness private Facebook group was formed in March by the MDS Dentist Health and Wellness Committee as a resource to help dentists improve their overall health and well-being in light of a variety of stresses and challenges, including those brought on by the COVID-19 pandemic. The group strives to foster discussion and serve as a place for MDS members to share wellness tips that encourage you to practice self-care. If we are in a good place physically, mentally, and emotionally, then we are better equipped to help those around us. The MDS Dentist Health and Wellness Committee encourages you to join your 500-plus colleagues who've already signed up. Join at facebook.com/groups/mdshealthandwellness.



JOB OPPORTUNITIES AVAILABLE

ENDODONTIST. Well-established one-location Southern NH group practice seeking a motivated and caring endodontist to join our professional family for a two-day per week position with excellent long-term potential. With a strong referral base, our multispecialty practice seeks a colleague with excellent communication and interpersonal skills to collaborate with us. Fully equipped including Zeiss microscope. Experience after residency preferred. Join us at Lindner Dental Associates, P.C., in a beautiful, spacious, modern facility to practice in the suburbs—close to the mountains, the seacoast, and less than an hour to Boston. Please send resume and confidential inquiry to DMD603NH@gmail.com.

ORAL SURGEON. Highly regarded private, multispecialty group practice located in Southern NH is seeking a motivated and caring oral surgeon to join our professional family. With a strong referral base, our one-location group practice seeks an individual with excellent communication and interpersonal skills to collaborate with us. Experience after residency, including facility with pediatric sedation, helpful but willing to consider excellent new graduate. Join us at Lindner Dental Associates, P.C., in a beautiful, spacious, modern facility to practice in the suburbs—close to the mountains, the seacoast, and less than an hour to Boston. Outstanding career opportunity for the right like-minded individual. Please send resume and confidential inquiry to DMD603NH@gmail.com.

ORTHODONTIST. Lindner Dental Associates is a successful multispecialty practice located one hour outside of Boston. My partners and I are looking to hire a talented orthodontic associate to join our growing practice. We are a privately owned partnership established over 30 years ago. The practice is family-oriented and offers pediatric, general, and orthodontic services. The practice is highly collaborative with eight partners who work closely together and are active members of the local community. This opportunity will provide the ability to grow into a partner-track professional with significant training and mentorship. Ideally, qualified candidates will possess: attention to detail and a high level of technical skill; the motivation to quickly learn on the job and to grow into a senior member of the team; the ability to nurture and inspire an experienced staff; a humble can-do attitude and willingness to go above and beyond to ensure positive patient experiences. Please send resume and confidential inquiry to DMD603NH@gmail.com.

GENERAL DENTAL ASSOCIATE. Busy family dental office is seeking a general dental associate for Wednesdays or Thursdays 11–7 pm and two Saturdays a month 8–12 pm. Please contact Allyce at allyce.sullivan@gmail.com for more information.

GENERAL DENTIST WESTERN MA. General dentist needed in North Adams, Western Massachusetts, to provide comprehensive and emergency dental care to patients under the new post-COVID-19 dental care guidelines. Residents and new grads welcome to apply. Please contact ruraldentalgroup@gmail.com.

GENERAL DENTIST IN NORTH SHORE. We are seeking a general dentist to join our practice in Swampscott, MA. Our practice emphasizes quality, comprehensive dentistry. Ideal candidate must be personable and have the ability to work independently. Schedule is flexible. Please contact anypukh@yahoo.com.

REGISTERED DENTAL HYGIENIST—Private practice seeks full- and/or part-time registered dental hygienist to join established group. Monday through Friday positions available. Experience preferred but will consider recent graduates. Detailed-orientated individual with strong communication skills to join the current dental hygiene team. Benefits provided include 401K, medical insurance participation,

vacation and personal days, and paid holidays. EagleSoft software experience a plus. Enfield Connecticut location, right over the border! Contact ismiledentalstudio@gmail.com or 860.749.0212.

ASSOCIATE DENTIST. We are a busy general dentist practice located in downtown Northampton that is looking for a part-time associate general dentist to join our team and treat our patients. State-of-the-art, bright and beautiful office with a wonderful patient base seeks a general dentist that would like to work 1–3 days per week at an established successful practice. Competitive salary! Please email your resume and cover letter for consideration to hmpennell75@gmail.com.

ENDODONTIST POSITION Looking for a highly-skilled, personable endodontist for part-time work in an endodontic practice. The office is located in Cambridge. Recent graduates are welcome to apply. Please contact Dr. Joseph by email at michaeljosephdmd@gmail.com.

FULL-TIME RDH NEEDED—Full-time RDH with anesthesia license needed for Somerville office. We offer PTO, paid holidays, and paid parking. Wonderful team that is looking to add on to busy group. Contact danielle@dentplant.net or 508.872.2624.

ASSOCIATE DENTIST WANTED. Quality cosmetic family dental practice in Bristol County seeking 3–5 years' experienced dentist proficient in all aspects of clinical dentistry. To work 3–5 days a week. Qualified candidates, please send resume to heidik1070@yahoo.com.

GENERAL DENTIST: Entry-level general dentist position open for a motivated recent graduate. The position will provide the right candidate with the needed skills and experience to transition to general practice. If interested, please email advertising@massdental.org and put MDS Box 1498 in the subject line.

FULL OR PART-TIME ASSOCIATE DENTIST: Privately owned office with two locations is looking for a motivated, compassionate, patient-focused general dentist. Part-time or full-time position available depending on associate's needs. The primary location we are hiring for is our Malden location. The office is recently renovated and completely digital. Willingness to travel to other locations if needed would be a plus. The office uses EagleSoft and is equipped with very modern equipment. Experience preferred but not required. Please contact Dr. Chad Borer at chadborer999@gmail.com with your resume.

ENDODONTIST: Looking for a board-certified/eligible endodontist part-time or full-time. We are a state-of-the-art endodontic practice with multiple locations in a Boston suburban area. Great opportunity for a motivated, passionate person. Please email advertising@massdental.org and put MDS Box 1500 in the subject line.

JOB OPPORTUNITIES WANTED

ENDODONTIST AVAILABLE—Experienced endodontist available part time. Personable and dedicated to patient comfort with high-quality clinical results. Please contact coastalendo2020@yahoo.com.

PT DENTIST—General dentist with 10-plus years of experience is looking for PT position, 1-2 days/week (preferably Tues/Thurs) and possibly 1-2 Saturdays. If interested, please contact me at genden0510@gmail.com.

PRACTICES FOR SALE OR RENT

BACK BAY PRACTICE FOR SALE. Beautiful Back Bay practice for sale near several universities. Modern, state of the art with six chairs. BO. Email southshoredentistma@gmail.com.

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

Reply to an MDS Box classified ad by emailing advertising@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. All responses will be promptly forwarded to the advertiser.

RENOVATED SPACE AVAILABLE FOR LEASE OR PURCHASE FOR ORTHODONTIST OR ENDODONTIST. Newly remodeled 2,900-sq.-ft. space fully plumbed for 7 dental chairs available to lease or purchase in a high traffic area of Norwood. Space is ideal for ortho or endo. Multispecialty office w/ pedo/peri/OS/pros in the same building. Seven allocated parking spaces. Private doctor office w/ private bathroom, two additional patient bathrooms, large break room, pano/CT/ceph room, manager room, two consult rooms, and lab. Beautiful reception desk and patient beverage station present. A must-see property. Please contact advertising@massdental.org and put MDS Box 1496 in the subject line.

ALBANY, NY, GENERAL PRACTICES FOR SALE—Two practices near Albany, NY, on the market. Both doctors open to partnership, affiliation with a group, or straight buy-out. North Albany practice: 6 ops with collections of \$1.02M, adjusted EBITDA over \$250K, real estate opportunity for free-standing building, 4,000 active patients. South Albany practice: 6 fully equipped operatories, expansion opportunity for additional 3 ops, real estate for sale, 1,400 active patients, collections of \$1.3M, adjusted EBITDA \$265K. Please contact Kaile Vierstra with Professional Transition Strategies at Kaile@professionaltransition.com or 719.694.8320.

THREE-OP OFFICE FOR SALE IN CHELMSFORD. \$195K with real estate—owner can finance. Fully equipped/digitized. First-floor 1,200-sq.-ft. turn-key dental practice location with current technology. Handicapped accessible. Three operatories, doctor office, and staff lounge. Operated at 2 days/month (satellite office). Off busy thoroughfare with 34K-plus daily traffic count and next to a major shopping plaza. Three minutes to highway and technology park. Area is served by public transportation. Marus chairs, GenDex/Scanz intraoral X-ray, Orthopantomograph digipan, AirTechniques compressor and vacuum, Cavitron scalers, Kavo handpieces, Zoom bleaching system, WaveOne Endo, SciCan Hydrim and BioSonic washer, Tutnauer and Scican Statim autoclave. Please contact Marina at 978.328.8060.

GENERAL DENTAL PRACTICE FOR SALE. Family dental practice established for 26 years in the Pioneer Valley of Western MA. Three treatment rooms in a nice condominium on a busy street. Practice operates 3-4 days per week. Practice can be sold for \$200K with the real estate included or can be sold without the real estate for \$120K. Please contact 413.204.4001.

CAPE COD: Opportunity for an outright purchase or buy-in at a highly successful practice on the Cape. This modern practice is digital, high tech, updated, paperless with four ops, and Dextrix. For details, contact Henry Schein Professional Practice Transition Sales Consultant Greg Whitmer at 857.278.3535 or greg.whitmer@henryschein.com. #MA1156.

SOUTH OF BOSTON, MA: Oral surgery practice with 30 years' goodwill. Three equipped ops, CBCT, and CEREC Primescan. Equipped with nitrous and IV sedation. Gross rev \$1M. For details, contact Henry Schein Professional Practice Transition Sales Consultant Greg Whitmer at 857.278.3535 or greg.whitmer@henryschein.com. #MA212.

WESTERN MA: General three-op mature practice in a growing, desirable area near center of town. College campus nearby. Gross rev \$400K. Uses EagleSoft and refers out specialties. Contact Henry

Schein Professional Practice Transition Sales Consultant Greg Whitmer at 857.278.3535 or greg.whitmer@henryschein.com. #MA213.

SOUTH SHORE: General three-op, digital, paperless, updated practice in a desirable location. Practice uses EagleSoft and refers out specialties. Real estate available. Gross rev. \$425K. Contact Henry Schein Professional Practice Transition Sales Consultant Greg Whitmer at 857.278.3535 or greg.whitmer@henryschein.com. #MA214.

GREATER PORTLAND AREA: Mature pediatric practice with three ops in a desirable location. The building has income opportunity and is for sale. Digital (phosphor plates) and Softdent. Gross rev \$500K. For more details, contact Henry Schein Professional Practice Transition Sales Consultant Greg Whitmer at 857.278.3535 or greg.whitmer@henryschein.com. #ME110.

WEST ROXBURY PRACTICE FOR SALE \$75K. Four-operator office available. Kitchen, lab area, private office, back office. Digital X-rays, easy dental software. 1,481 sq. ft. Landlord is negotiable on new lease and terms. Lots of parking and restrooms available in the hallway. Three-story building, with mostly health offices. Contact 617.943.2999.

NORTH WALTHAM UNIQUE HOME/OFFICE OPPORTUNITY: 1,000-sq.-ft. dental office with two functioning operatories and third plumbed for hygienist room. Reception area, business office, bathroom, lab, and back office/break room. Occupancy permit from 1986 (grandfathered in) is transferable to new buyer provided that (1) owner occupied and (2) no more than three employees. Off-street parking for five cars. Upstairs 1,300-sq.-ft. 3-BR 2-bath suite with new deck off kitchen. Loyal patient base who refer frequently; 143 active recalls and about 490 patients. Potential to grow with 5,000 potential patients in walking distance. Preview practice at www.valsmile.com. Property inquiries to: gaylewinters24@gmail.com. Photos and practice financials available from this realtor. Practice inquiries to my email: valsmile@verizon.net.

DENTAL OFFICE SPACE FOR RENT IN NEWTON CENTRE. Modern dental office space for rent in Newton Centre. Three private operatories. Parking. Rental per day up to three days a week. Ideal for a start up to see if Newton is the right location for your new practice. Contact newtonrental@icloud.com.

CAPE COD/ISLANDS COASTAL GEM—Three-op practice with collections of \$993K in 2019. Enjoy a seaside lifestyle with a thriving practice that offers real estate and an additional space for expansion. Please contact Lori Bell at 508.405.6938 or lori@udba.biz.

DENTAL OFFICE SPACE FOR LEASE: Premier Sudbury Dental Center condo available for lease. 2,200 sq. ft. Full walk-out basement for storage. Condo is adjacent to thriving general practice and is ideal for a specialist. Seven operatories, private offices, balconies overlooking Hop Brook and local farm. Office is ready for your personal touch as the previous owner has retired. Allowance for upgrades negotiable. Please email advertising@massdental.org and put MDS Box 1499 in the subject line.

OFFICE SPACE FOR SALE OR LEASE: Space only, 1,250 sq. ft. in Middleboro. Well-run professional building with more than ample parking. Please contact broker at 508.942.0408 or owner at 508.972.3073.

Continued on page 12



As British poet John Donne once said, “No spring nor summer beauty hath such grace as I have seen in one autumnal face.” As we New Englanders prepare for the fall’s beauty, we are also (as has been the case over the last several months) preparing for a different kind of autumn dictated by the uncertainty of the times. Then again, the coming months also offer opportunities for us, as members of organized dentistry, to evolve and embrace new ideas as we pursue the best possible care for our patients.

First Period

As many of you likely recall, last year former New Hampshire Senator Kelly Ayotte addressed the ADA Dentist and Student Lobby Day attendees and suggested that a growing number of leaders almost exclusively utilize social media to communicate. Such a trend, she argued, contributes to the negative and often combative political environment that currently exists.

A growing number of states, as well as the ADA itself, appreciate and encourage the use of social media to share the latest information. However, many people also use social media to share their personal political ideals and opinions, and in this arena, it can also be problematic for Tripartite leaders.

Right now, the ADA is working with states to help train our current and future volunteer dental leaders on the appropriate use of social media. When we assume the responsibility of being a Component or State Society Officer, Trustee, Committee or Council Member/Chair, or other position of leadership, that mantle follows us onto even our personal social media accounts. Moreover, the ADA is a non-partisan organization, one that represents many ideologies. Social media training can help Tripartite leaders effectively utilize an invaluable communication tool in such a way that it fosters positive and meaningful discourse.

Second Period

As they prepare for the first-of-its-kind virtual House of Delegates, every District Caucus will see the latest ADA movement toward meaningful dental care for our elderly population. This conversation began nearly three years ago in Hawaii and continued last year in San Francisco. Unfortunately, however, the ADA’s positive efforts to work with Congressional leaders regarding a potential Medicare dental benefit yielded no fruit, as our delegation was pushed away from the table. Meanwhile, we are critically examining the next steps in the resolutions presently before the 2020 House of Delegates.

The COVID-19 pandemic and its dramatic impacts on our economy had the unforeseen effect of quieting—at least for the time being—the idea of forcing the creation and imposition of a Medicare dental benefit. Then again, as that push recedes, the ADA has an extraordinary opportunity to replace what appeared to be a runaway train with a smooth-running, well-constructed, and less-dangerous model.

Caring for our elderly population should not be a political issue. Instead, it should take into consideration the viewpoints of every stakeholder as long as those ideals are focused on the health and well-being of the patients. I am working with my Board colleagues, ADA staff, and state leaders to explore in greater depth the opportunity we currently have for providing meaningful care to some of the nation’s most vulnerable citizens.

Third Period

The last six months have been devastating for all of us. However, for some, the last few months’ crushing blows have been compounded by the events—natural and man-made—of the last several weeks. In California, wildfires have destroyed a great number of homes and businesses, as well as that area’s beautiful landscape and millions are breathing smoke-filled air as they try to step outside for a moment during the pandemic. In Texas, Louisiana, and other parts of the South, residents are sifting through the devastation caused by Hurricane Laura, a storm that will have a major impact on a region already impacted by a recent COVID-19 surge. Meanwhile, in Oregon and Wisconsin, violence, destruction, and vitriol continue to rage, muffling the voices of reasonable people seeking to work together to address social injustice issues.

When we see these stories suddenly appear on our televisions and news feeds, it is easy to become discouraged and lose hope. Then again, we as a dental community can do our part to help. We can offer assistance to those who lost loved ones and property to these natural disasters. We can be part of the overwhelming majority of citizens who prefer discourse over divisiveness and amity over alienation. As dentists, we are blessed with the ability to assess a problem and seek the best possible treatment. This characteristic is as useful in the operatory as it is across the country.

As always, it is a great honor to serve as your Trustee. See you at Caucus and at the House of Delegates!

The MDS Mourns Passing of Past President Dr. Arthur C. Sandler



The MDS is mourning Past President Dr. Arthur C. Sandler, who passed away on August 31 at the age of 91 in Sarasota, FL. Dr. Sandler, who received his DMD from the Tufts University School of Dental Medicine in 1955, served as MDS President in 1988. A member of the North Metropolitan District Dental Society, Dr. Sandler maintained a private dental practice in Revere before retiring. No services have been announced, but members may share their condolences with Dr. Sandler’s family at <https://www.dignitymemorial.com/obituaries/sarasota-fl/arthur-sandler-9339716>.

CLASSIFIEDS

Continued from page 11

SARATOGA, NEW YORK—HIGHLY MOTIVATED SELLER! Top-rated general practice with premium-level equipment and low fixed overhead. Fantastic visibility and significant opportunity for growth. Strong rebound from the COVID-19 shutdown, including steady flow of new patients. Please contact Robert Stanbery with Practice Transition Partners at 888.789.1085, ext. 1, or contact@practicetransitions.com.

DENTAL OFFICE AVAILABLE FOR RENT AND FREE EQUIPMENT: Modern and well-maintained dental office with four ops. Comes with everything for free: dental chairs, computers, X-ray sensors, furniture, etc. In ready to practice right away condition. Conveniently located in Coolidge Corner, Brookline. Easy parking, easy T and bus access. Please call or text 617.794.6428.

SEEKING PRACTICES

TIRED OF GOING IT ALONE? ARE YOU WORRIED ABOUT PPE AND HOW TO BOUNCE BACK FROM COVID-19? Under our model, you can sell a portion of your practice yet continue until you retire. You’ll reduce your risk of exposure yet still receive profit distributions. We’ll manage the administration so you can practice great dentistry. We also do standard transitions. Seeking practices with 4-plus operatories in Massachusetts and adjacent states. Email transitions@bedidentalgroup.com or call Rod Watkins at 603.562.6138.

LOCAL DENTIST LOOKING FOR DENTAL PRACTICE. Local dentist looking for Massachusetts practices for sale. Have been saving for a while and able to pay at high and competitive rate for healthy practice. Please text or email me. Please contact 860.816.2468 or Dentistsaadi@gmail.com.

Financing promotions¹



Practice acquisition promotion and debt consolidation

- Acquisitions include partnership buy-ins and second location purchases
- Pay off high interest rate business loans, and consolidate into one loan
- Available for minimum loans of \$250,000 with flexible repayment options
- Each promotion is available separately or combined for maximum benefit
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- **Applications must be received by December 1, 2020 and close by January 31, 2021**

Established practice project promotion

- Loan types that qualify are expansions, practice remodels, relocations, and additional locations
- Available for minimum loans of \$250,000 with flexible repayment options
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- **Established project loan applications must be received by December 1, 2020 and interim project opened by January 31, 2021**

Owner-occupied commercial real estate promotion

- For approved term loans starting at \$100,000
- 1.00% interest rate for the first 18 months and then lock in a competitive rate through maturity³
- Purchase, refinance or expand on qualifying conventional or SBA commercial real estate loans
- **Apply by December 31, 2020 and close loan by April 30, 2021**

Equipment promotion

- Upgrade or expand with new equipment or software
- Loans up to \$250,000
- Flexible repayment options with no prepayment restrictions
- Potential tax benefits along with the Section 179 tax allowance⁵
- **Apply by December 1, 2020 and close by January 31, 2021**

1.00%

for the first 18 months on qualifying products^{2,3}

0%

for the first 6 months on equipment loans⁴

To apply, contact your Practice Solutions Specialist
bankofamerica.com/practicesolutions | 800.428.2847



¹ 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.

² For the limited time beginning with applications submitted on September 1st, 2020 and ending with applications submitted on or before December 1st, 2020, take advantage of a 1.00% interest rate for the first 18 months on qualifying approved Practice Solutions secured term Practice Sales and Acquisitions, Debt Consolidation, Remodels, Relocation, Expansions and Additional Locations closed by or booked by January 31st, 2021. Loan approval amounts must total a minimum of \$250,000 on eligible product types in order to qualify. Payoff prohibited in the first year of the loan, and a prepayment fee will apply for each of the following four years of the loan term. Excludes Practice Solutions startup loans, lines of credit, refinances of existing Practice Solutions loans, and commercial real estate loans, equipment loans and any product that contains a variable rate. To be eligible for the interest rate offer of 1.00% the borrower before loan closing must have a demand deposit account with Bank of America that is the primary business operating account of the borrower. Promotional rate is not applicable during the project phase of the loan. Subject to credit approval. Other restrictions may apply.

³ For the limited time beginning with new credit applications submitted September 1, 2020 through December 31, 2020, take advantage of a promotional interest rate on qualifying approved new and refinanced fixed rate Small Business conventional and SBA commercial real estate loans. To be eligible for the promotional rate, the loans must close by April 30, 2021. This offer is only for Small Business conventional or SBA commercial real estate secured loans with a minimum approved amount of \$100,000, subject to applicable minimum product amounts. Approved credit terms, collateral and documentation requirements apply. Small Business Administration (SBA) collateral and documentation requirements are subject to SBA guidelines. SBA financing is subject to approval through the SBA 504 and SBA 7(a) programs. Exclusions include but are not limited to, franchisor guaranteed lending programs, the refinancing of existing Practice Solutions commercial real estate loans.

⁴ For the limited time beginning with applications submitted on September 1st, 2020 and ending with applications submitted on or before December 1st, 2020, take advantage of a 0% interest rate for the first 6 months on qualifying approved Practice Solutions equipment specific secured or unsecured loans closed by or booked by January 31st, 2021. Excludes all other Practice Solutions products and any product that contains a variable rate. The first 6 months of 0% interest, principle payments are required, possible flexible repayment options for the remaining term all subject to credit approval. Other restrictions may apply.

⁵ Depreciation allowances under Section 179 and other provisions of the Internal Revenue Code are available to you regardless of whether you obtain financing from us. You should consult with your tax advisor for your actual tax benefits. All credit terms and repayment structures are subject to credit approval. The promotional rate supersedes other rate discounts during the promotional period. The promotional rate does not apply to variable rate or multi-tiered rate structures. Bank of America credit standards and documentation requirements apply. Other restrictions may apply.

All credit terms and repayment structures are subject to credit approval. Bank of America credit standards and documentation requirements apply. 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. Sponsorship of endorser's products and services is not an expressed opinion or approval by the Bank. All promotional and marketing materials are Bank of America Practice Solutions property and, as such, cannot be changed, altered or modified, orally or in writing. All questions regarding these materials should be directed or referred to a Bank of America Practice Solutions Sales Associate.

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