

Annual Report to the House of Delegates, June 25, 2025, from the

Dental Education Committee

As Co-Chairs, we herewith submit the following report:

The Committee worked on the charges given by the Board of Trustees.

Districts applied for ADA CERP status through the Extended Application Process (EAP.) The committee received training on the CERP program from Dorrey Powers, Director, Continuing Education and Programming. This prepared the members of the committee to review applications from the districts for CERP accreditation. The following Districts have been recommended for extended approval as recognized ADA CERP providers:

- Berkshire
- Boston
- Cape Cod
- East Middlesex
- Merrimack Valley
- Metropolitan
- Middlesex
- North Shore
- South Shore
- Valley
- Worcester

Applications for the CERP EAP must be submitted each year.

The Committee heard an evidence-based presentation by Dr Joseph Maloney on considerations of laser use in periodontics, again, where he brought forward a motion for the BOT to consider.

The Committee has also been tasked with developing continuing education online programs.

The upcoming live webinar “Fluoride: Engaging the Electronegative Elephant in the Room” is scheduled for Tuesday, June 10 at 6:30 pm.

We thank President Dr. Abe Abdulwaheed for his support, guidance, and advice over the past two years. We anticipate working with Vice President Dr. Steven Spitz to advance the interests of the members of the Massachusetts Dental Society.

Respectfully submitted,
David Leader, DMD & Richard A. Weiler Jr, DDS

Dental Practice & Benefits Committee

As Chair, I herewith submit the following report:

The MDS Dental Practice and Benefits Committee (DPBC) has been very busy this past year, as it was charged this governance year to address the following:

- Monitor insurance and dental benefit issues and make recommendations to the Board of Trustees.
- Evaluate the MassHealth program and why member participation is low and make recommendations to the Board of Trustees.
- Execute phase two of the Dental Assisting Shortage campaign (DASc) and develop additional programs to address the dental workforce shortage challenge.
- Provide Dental Insight tips to support the needs of dental practices.

Dr. Rizkallah has made clear to the committee members that the overall goal of DPBC is to positively impact (not just talk about) matters of importance to Massachusetts dentists.

As with the prior year, Dr. Rizkallah created 4 focused subcommittees, with each committee member assigned to 2 subcommittees:

1. Dental Insurance/ Policies*
2. MassHealth*
3. Dental Assisting
4. Dental Insights

*Joint Subcommittee

I. WORK OF THE SUBCOMMITTEES

1. DENTAL INSURANCE/ POLICIES JOINT SUBCOMMITTEE:

a. DENTAL INSURANCE: The Subcommittee was very busy with:

- Finalizing MGL 176X regulations
- Commenting and creating Annual forms for insurers to complete as part of MGL 176X

The Committee appreciated the speed with which the BOT approved their forms, which were then sent to the Division of Insurance as the MDS proposed forms. Dr. Mouhab Rizkallah, Dan DiTullio, and Dr. Fran Clairmont spoke on behalf of the MDS at the DOI hearings.

b. POLICIES: The Subcommittee also approved the resolution for establishing a first ever House of Delegates (HOD) Current Policies document, which would allow the HOD to direct the MDS to focus on member oriented goals and values. These goals and values would guide the MDS BOT, Committees, and Staff during the year on what members value.

2. MASSHEALTH JOINT SUBCOMMITTEE:

The MassHealth Subcommittee was heavily focused on the transition of BeneCare into the MassHealth Third Party Administrator role. The Subcommittee has been very disappointed with the new TPA, and prepared a letter regarding the new prior authorization and claims requirements. This was forwarded to the BOT for approval. It has not been sent to MassHealth.

The Subcommittee is also now working on proposed changes to the new MassHealth/BeneCare Operations Reference Manual.

The Subcommittee also voted to request that MDS BOT fund a "secret shopper" analysis of the state of Massachusetts. The purpose of the analysis is to test the provider network's compliance with 42 USC

1396A(30)A. If the study demonstrates that the network is out of compliance, this would be a basis to force the MassHealth program to increase rates.

The BOT has not yet sent this letter.

3. DENTAL ASSISTING SUBCOMMITTEE:

The Dental Assisting (DA) subcommittee engaged in multiple meetings to finalize the:

- Dental Assisting Website (massdentalassisting.org)
- Dental Flyers/ Posters (see small size sample below)



The subcommittee has also strategized to conduct Job Fairs at targeted High Schools - in areas where current DA's are known to live, according to BORID records.

Additionally, the Committee voted to request that the MDS Executive Director fund staff to go to all targeted High School Job Fairs (rather than have doctors do this - since doctor time is better spent on doctor-specific tasks).

4. DENTAL INSIGHTS SUBCOMMITTEE:

The Dental Insights (DI) subcommittee largely recycled content this year, due to the busy work of the other Subcommittees.

II. YANKEE LUNCHEON

The DPBC hosted its annual District 1 luncheon at Yankee Dental Congress for all First District states. Dr. Rizkallah shared his updates on MA Question 2 DLR, and national DLR updates.

Respectfully submitted,
Mouhab Rizkallah, DDS, MSD, CAGS

Annual Report to the House of Delegates, June 25, 2025, from the

Dentist Health and Wellness Committee

As Chair, I herewith submit the following report:

The health and wellness of our members is very important to maintaining a thriving Society. The Massachusetts Dental Society (MDS) Dentist Health and Wellness Committee (DHWC) has the important role of educating our members on health and wellness concerns.

Sponsorships

The DHWC sponsored the “Frosty 5K”, a race in Natick on December 8, 2024, to benefit the Natick High School XC & TF Boosters. MDS members signed up for the road race, and the DHWC hosted a table at the event. The DHWC also sponsored health and wellness expert, Dr. Uche Odiatu, at Gillette Stadium on April 26, 2025, for a full-day course on exercise, nutrition and wellness. Over 125 MDS dentists with their dental team members and families attended the festivities. The DHWC hosted a table at the event with contact information for the valuable health and wellness resources offered by the MDS and ADA.

Social Events

The DHWC hosted a “New Year Doesn’t Start Until The Pickleball Drops!” event at Bosse in Natick on January 18, 2025. Over twenty-five members attended this event with two hours of pickleball play with refreshments and socializing amongst attendees. The DHWC also hosted a member social event at Topgolf in Canton on April 5, 2025, from 1:00-3:00pm. Attendees enjoyed two hours of casual play and light refreshments as they networked with peers. In a collaborative effort with the MDS Membership Committee, the DHWC and Membership Committee will host a family friendly night at the ballpark event on June 6, 2025, for members and their guests to attend a Worcester Red Sox (WooSox) game. Attendees will enjoy the game as they socialize in an exclusive space including a buffet dinner.

Yankee Wellness Corner

The DHWC hosted a wellness corner in the MDS State Lounge at Yankee Dental Congress 2025. The area displayed a virtual art show comprised of artwork submitted by members, which was broadcast on a continuous rotating slideshow throughout the conference. Artist names were credited on the slideshow and on signage in the booth. Daily wellness corner activities for attendees included chair massages on Thursday, body composition analysis on Friday, and a professional stretch lab on Saturday. The DHWC additionally sponsored morning meditations and a yoga course by Dr. Christina DiBona Pastan.

4th Molar Podcast: Beyond Wisdom

The DHWC has published monthly new episode releases of the “4th Molar Podcast: Beyond Wisdom.” The podcast discusses health and wellness related topics, interviewing a different guest each episode. There are a total of twelve episodes. The podcast is available to members for streaming on Spotify and has been promoted through emails and on all social media platforms.

Member Assistance Program

Representatives from All One Health, an employee assistance program, presented to the DHWC during their February 2025 meeting. The committee had positive feedback for the presentation and supported the idea of implementing All One Health for MDS members. The MDS Board of Trustees approved the program and is moving forward to launch the Member Assistance Program with All One Health to MDS members in July 2025.

Online Presence

The DHWC continues to provide a presence on the MDS Health and Wellness Facebook group, with frequent posts prompting questions for discussion amongst over 600 members.

Molar Rollers

Trustee Liaison Dr. Mary DeMello has had interest from approximately 30 members interested in participating in the re-establishment of the Molar Rollers, a bicycling interest group. Regional captains will be identified and who will provide training rides for members in different areas across the state. There will be training rides to ride casually with other dentists, or members could sign up for a bike race of their choice.

Respectfully submitted,
L. Jeffrey Lowenstein, DMD

Government Affairs Committee

As Chair, I herewith submit the following report:

The Government Affairs Committee (GAC) has been very active since receiving charges from the Board of Trustees in the Fall of 2024. Over the course of its monthly meetings the Committee has drafted the 2025-2026 legislative agenda which was subsequently approved by the Board of Trustees. The Committee, along with the Dental Practice and Benefits Committee, has also continued to be active in the finalization and implementation of the Dental Loss Ratio regulations.

Lastly, the Committee was hard at work preparing for Beacon Hill Day, set to take place on Wednesday June 4, 2025.

2023-2024 Legislative Session WINS!

- Chapter 394 of the Acts of: Dental Hygienist Reciprocal Licensure—SIGNED INTO LAW JANUARY 2025
This law provides a responsible and safe pathway for foreign-trained dentists to practice dental hygiene in Massachusetts. It's a solution that protects access to care, ensures practices are adequately staffed, and extends opportunity to immigrant communities who are integral to the fabric of our state.
- Chapter 285 of the Acts of 2024: Dentist Diversion Program—SIGNED INTO LAW DECEMBER 2024
Governor Maura Healey signed into law H.5143, An Act Relative to Treatments and Coverage for Substance Use Disorder and Recovery Coach Licensure (which included language from bill H.300 to create a Dentist Diversion Program). This landmark legislation includes provisions to establish a dental diversion program within the Bureau of Health Professionals Licensure (BHPL), which oversees both the Massachusetts Board of Registration in Dentistry (BORID) and the Unified Recovery and Monitoring Program (URAMP), a key initiative first introduced through House Bill 300.

PLEASE NOTE: Although the passage of these laws is a “win” for dentists and patients in Massachusetts, the work is not over. The bills instructed the State what to do; however, the State still needs to promulgate the rules and regulations that will put the new laws into use. A law does not take effect until this sometimes-lengthy process has been completed.

The MDS will closely monitor the process and provide input to the State when appropriate. We will keep members informed as the process progresses. To date BORID has created a special subcommittee to review the foreign trained dentists bill and MDS has submitted sample regulations that we feel would be in line with the intent of law while drawing from existing regulations already in place. The state is also looking closely at a similar law which was already enacted in Florida.

MDS staff and Dr. Alan Budd have also had several meetings with the Board of Registration in Dentistry and the Department of Public Health regarding the implementation of the dental diversion program. As the state is in the process of implementing their own program, we have focused our conversations on how our law can best compliment and support the state's Unified Recovery and Monitoring Program (URAMP).

2025-2026 Legislative Agenda

Legislation filed by the Massachusetts Dental Society:

As the Massachusetts Legislature works on a two-year cycle, the current legislative agenda and accompanying bills were approved by the Board of Trustees and filed in January of 2025, the current cycle ends on December 31, 2026. As of the time of this report no hearings had been scheduled for any of the bills supported or opposed by the MDS.

- Virtual Credit Cards. S.704: Act relative to the use of virtual credit cards by dental insurance providers (Sponsored by Senator John Cronin) Joint Committee on Financial Services
 - Virtual Credit Cards (VCC) are digital credit cards that function like physical credit cards. These cards are often used by insurance companies to simplify payment processes between themselves and dental practices. However, VCCs add to the financial challenges that dentists already face, including but not limited to merchant and transaction fees.
 - This bill would require that a dentist (provider) opt-in to receive payment via virtual credit cards once all associated fees have been disclosed. An insurance carrier can ONLY pay a provider in this manner once they have opted in and agreed to receive said payments in this form.
- Patients First Act. H.1291: An Act further clarifying the delivery of health care (Sponsored by Representative Angelo Puppola) Joint Committee on Financial Services
 - This legislation, a refile of house Bill 1123 (2023-2024), clarifies that the 2022 Patients First Act requiring advance disclosure of the cost of medical procedures—with \$2,500/incident fines by the DPH— “shall not apply to any provider licensed to practice dentistry.”
 - The Patients First Act was passed in 2020, and unlike the federal No Surprise Billing Act, is being applied to dental care. It is the opinion of the Massachusetts Dental Society that this inclusion was an unintended consequence of the original legislation. As of January 1, 2025, the Patients First Act implementation was delayed until January 1, 2027.
 - Apart from legislative action, the Government Affairs Director has been working closely with the Executive Office of Health and Human Services regarding the questions and concerns our members have raised about this law.
- Non-Covered Services. H.1292 An Act relative to financial services contracts for dental benefits corporations (Sponsored by Rep. Angelo Puppola) Joint Committee on Financial Services
 - This legislation is a redraft of House Bill 1122 (2023-2024). Under current Massachusetts law, dental benefits companies can fix reimbursement fees, even for services that dental benefits companies do not actually reimburse (i.e., tooth whitening, veneers, and/or other cosmetic procedures). This price cap is unfair, unjustified, and unduly forces dentists to shift costs to private-pay patients who are, disproportionately, young people, seniors, and working families whose employers don’t offer dental plans.
 - The 2025 version of this bill reflects “non-covered services” language that has been adopted in more than 30 other states, has been approved by the National Association of Insurance Legislators (NCOIL), and is in line with the American Dental Association (ADA) policy on covered services.

Legislation supported by the Massachusetts Dental Society:

- Healthcare Reform Inclusion Opposition. H.2382 An Act relative to office-based surgical centers (Sponsored by Representative Tackey Chan) Joint Committee on Public Health
 - This bill was filed by the Massachusetts Society of Oral and Maxillofacial Surgeons (MSOMS) with support from the Massachusetts Dental Society (MDS). In late 2024, the Massachusetts legislature passed a sweeping healthcare reform bill in response to recent issues surrounding Steward Healthcare in Massachusetts.
 - This bill has an unintended consequence of creating an additional layer bureaucracy with the review by the Massachusetts Health Policy Commission of reporting and fees already handled by the Board of Registration in Dentistry. Filed by the Massachusetts Society for Oral and Maxillofacial Surgeons (MSOMS).
- H.1258: An Act requiring coverage of medically necessary, oral and dental care for head and neck cancer survivors and H.1257: An Act relative to ensuring treatment for genetic craniofacial conditions. (Filed by Representative Paul McMurtry) Joint Committee on Financial Services

- The Massachusetts Dental Society is once again supporting these two important bills which seek to expand insurance coverage for cancer survivors and patients seeking treatment for certain genetic conditions.
- These bills would require insurance policies in Massachusetts to offer comprehensive coverage for medically necessary functional repairs or restorations of craniofacial disorders resulting from congenital diseases or anomalies as well both dental and rehabilitative care associated with head and neck cancer within the state.
- Network Leasing. H.1306: An Act ensuring transparency in the practice of dental leased networks.
 - This bill which has been filed by Delta Dental of Massachusetts would establish a framework for the regulation of provider network entities that manage networks of participating dental providers, focusing on enhanced transparency and operational standards.
 - For example, at the initial point of contracting, these entities must provide dentists with comprehensive information, including a list of Third-Party Health Plans utilizing their networks, applicable fee schedules, credentialing practices, administrative policies, and any vital terms influencing their participation.
 - The Board of Trustees voted in March to support this legislation and to examine the possibilities of working with Delta Dental to find common goals within this legislation as well as the MDS legislative agenda. To date Delta has given their support and approval of our Virtual Credit Card and Non-Covered Services bills and we will continue to work with Delta to advance our common legislative goals.

Legislation OPPOSED by the Massachusetts Dental Society:

- H.1262 An Act relative to dental insurance (Sponsored by Rep. Paul McMurtry) Joint Committee on Financial Services
 - This bill proposes several significant changes to Chapter 176X of the General Laws (Dental Loss Ratio Law, achieved through ballot initiative in 2022). The changes outlined in this legislation completely undermine the original intent of the ballot question and the regulations approved by the Division of Insurance in response to the ballot measure.
- H.2548 An Act banning artificial fluoridation schemes (Sponsored by Rep. Justin Thurber) Joint Committee on Public Health
 - This bill proposes an amendment to Chapter 111 of the General Laws by revamping Section 8C. The primary focus of this legislative change is to prohibit the Commonwealth of Massachusetts from augmenting fluoride levels in municipal water systems through the application of fluoridation water additives. If this bill is enacted, no municipal water supply in Massachusetts would be permitted to alter its natural fluoride concentration using external fluoridation substances.

Beacon Hill Day – June 4, 2025

The MDS held its Beacon Hill Day on Wednesday June 4 at the Statehouse with nearly 100 members in attendance. Dentists converged on the State House, where a morning presentation was held with speakers including State Representative Angelo Puppolo, Chair of the Oral Health Caucus; State Senator John Cronin who has sponsored numerous legislative items on our behalf; and the keynote was given by Speaker of the House of Representatives Ron Mariano. All speakers thanked the MDS for its advocacy and spoke about the importance of our presence in the State House, working on behalf of dentists and patients across the Commonwealth.

Following individual legislative meetings with their legislators, members were treated to lunch at which time they were addressed by Representative Tackey Chan, who sponsored both of our successful pieces of legislation in 2024. Representative Chan was also kind enough to do a question-and-answer period with members. Last and certainly not least, we were fortunate to have the Lieutenant Governor, Kim Driscoll close out the day by addressing our group. During her remarks, the Lt. Governor addressed the current disruption in MassHealth payments and the Healey Administration's commitment to seeing that situation brought to a timely resolution.

In preparation for Beacon Hill Day, a virtual “training” for registered members was held on May 27 to prepare them. This included presentations by the MDS President, Government Affairs Committee Chair, Government Affairs Director and our outside lobbying consultants from Issues Management.

MDS partnered with Advocacy Associates, a firm that specializes in advocacy events such as this. They oversaw scheduling for all meetings for our members and all scheduling and communication was done with the AdvocacyDay App. Overall, this was a success in and of itself and helped to streamline the day and communicate with participants in real time.

We look forward to feedback from members in the coming days and weeks so that we can continue to improve on this important event. In future years Beacon Hill Day will take place in alternating years in the Spring of the first year of the legislative calendar (2027, 2029). Please be assured that even with this alternating-year plan the Government Affairs Committee will continue to work year-round to advocate year-round and keep our members informed of how they remain involved.

Respectfully Submitted,
Frances C. Clairmont, DMD

Membership Committee

As Chair, I herewith submit the following report:

The MDS Board of Trustees tasked the Membership Committee with specific responsibilities for the governance year.

- Manage 10 Under Ten program
- Monitor membership trends through member feedback, particularly among under-represented segments, DSOs, and new graduates (less than 3 years out of school), and implement initiatives to increase membership and improve member value of these segments.
- Create a process to measure member engagement
- Cultivate a leadership development pipeline
- Develop quarterly member engagement programs

Ten Under 10

Established by the MDS in 2005, this award highlights ten new dentists in Massachusetts and their diverse impacts on the dental profession. To qualify for the recognition, dentists must have graduated from dental school within the past ten years, be MDS members, and have made significant contributions to the profession, their community, or organized dentistry. The Membership Committee reviewed all applications for the Ten under 10 Award.

The Ten Under 10 honorees are featured in the Winter 2025 issue of the Journal of the Massachusetts Dental Society. The 2025 honorees are:

- Ashish Agarwal, DMD
- Morgane Amat, DMD
- Arifa Bakerywala, DMD
- Jason Cummins, DMD
- Sean Ghassem-Zadeh, DMD
- Lindsey Janof, DMD
- Gabriela Lagreca, DMD
- Steven Litwin, DDS
- Stephen Reichheld Jr., DMD
- Ruchieka Vij, DMD

Monitor Membership Trends

The Membership Committee continues to monitor membership trends by analyzing past membership surveys and developing targeted programs to address needs. The Committee focused its efforts on developing programs for early career members who are most at risk of not renewing their membership.

New Dentists Dues Pilot Program

The MDS instituted a reduced dues program for dentists 1-5 years out of dental school, based on member survey feedback that indicated recent graduates found it difficult to pay full dues.

The Dashboards reveal that the most challenging year for recruiting dentists is their first year of paying dues, which corresponds to the second year after dental school. However, once they become members, they are likely to remain with the organization in the following years. During their second year, American Dental Association (ADA) dues are discounted by 50%, but dentists must pay the full ADA dues for years three to five, leading to an invoice of over \$750 for tripartite dues.

It is crucial for us to continue engaging these early-career members so they can appreciate the value of tripartite membership. The Massachusetts Dental Society (MDS) requested to participate in the ADA Pilot Dues Program, which would have reduced early career dues for dentists, but the ADA Board of Trustees did not approve our

request. The MDS plans to maintain this reduced dues structure for 2026 and will evaluate its impact on membership retention at the completion of the year.

Years out of dental	MDS dues	Renewal rate
1	0	100%
2	\$120	44%
3	\$120	71%
4	\$240	81%
5	\$240	78%

Early Career Engagement Programs

It is essential for us to continue engaging our early-career members so they can recognize the value of tripartite membership. We analyzed the results of the 2024 Membership Survey from Early Career Dentists and developed programs based on these findings. Specifically, these new dentists expressed interest in connecting with mentors, managing debt, and receiving career development support. In response, we focused on several Early Career Engagement programs in 2025.

- Mentor/ Mentee Pod Program – 80 members participated in this program.
A recent MDS member survey revealed that early-career dentists desire mentorship to guide them in their careers. Consequently, we launched the MDS New Mentorship Pod Program. This 12-month program consists of mentorship pods that meet informally throughout the year for support and guidance. Each pod consists of two mentors and six to eight mentees, which empowers participants to acquire valuable practical skills and personal connections that will significantly help to advance their career development.
- Career Accelerator Program – 39 members participated in this program
The New Career Accelerator Program is a practical business training initiative designed for new dentists. This six-month business-focused continuum is led by subject matter experts and provides early-career dentists with essential business knowledge to enhance and accelerate their career development, enabling more informed decision-making. The program features a mix of business and social activities, offered both in-person (at the MDS headquarters, located at 2 Willow Street, Southborough, MA) and in a hybrid format, creating a supportive community for participants.
- MDS Leadership Academy – 35 members participated in this program
The MDS Leadership Academy continues to train future leaders. Since its inception in 2009, more than 400 members have participated in this member-exclusive, five-session hybrid program, which is designed to help dental professionals develop and sharpen their leadership skills and advance their careers.

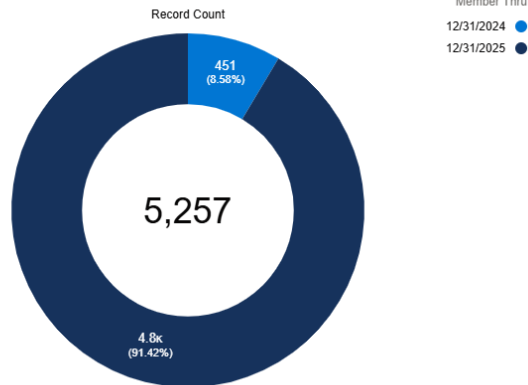
Member Engagement/Enrichment Programs

- Apple picking – 200 members attended this Fall social program
- Tulip picking – 50 attendees participated in this Spring Social Program
- Woosox Game – anticipate 100+ attendees
- Member Booth and Receptions at Yankee
- Mentee/ Mentor Social Mixer
- Joint programs with Wellness Committee

Dues Renewals

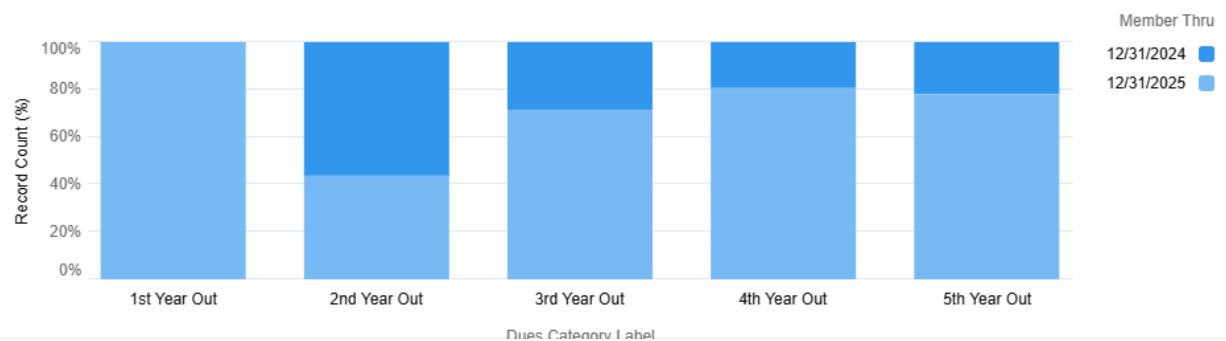
The membership committee is pleased to share the 2025 dues renewal data. As of April 30, 2025, 4,806 people have renewed their tripartite membership, which reflects a 91.5 % renewal rate. This is a very strong retention rate during this economic uncertainty period. We will continue to process renewals through the end of the calendar year and anticipate additional 2024 members renewing their memberships.

Total Members Renewals
Includes retired members



Nonrenewals- members who did not renew this year
[View Report \(Active Members - Renewal Current\)](#)

A2-A5 Nonrenewals



Summary

I would like to express my gratitude to the Membership Committee members for their dedication and support in addressing the needs of the Massachusetts Dental Society's membership. It has been a privilege to chair this committee, and I take pride in our accomplishments.

Respectfully submitted.
John J. Choi, DMD

Annual Report to the House of Delegates, June 25, 2025, from the

Trustee Selection and Nominations Committee

As Chair, I herewith submit the following report:

The Trustee Selection and Nominations Committee had its initial meeting on March 24, 2025, for the Speaker to inform the Committee of its charges and to elect its Chair. North Shore District representative Dr. John Herzog was selected to serve as Chair. The Committee next met on April 1, 2025, to finalize its schedule for the Committee's interview and selection process and to review the candidates' application packets. The candidates for Trustees for Regions 1 and 6, and the At-Large Trustee, were all unopposed. The candidate for Secretary was also unopposed. There were two candidates for Region 4 Trustee and two candidates for Vice President.

The Committee met on April 28, 2025, and interviewed the candidates for Region 4 Trustee and Vice President.

The Trustees for those Regions listed above and the At-Large Trustee for the 2025-2026 MDS Board of Trustees are:

- Region 1 (Berkshire and Valley): Dr. Colleen Chambers
- Region 4 (Metropolitan and Middlesex): Dr. Paul Caselle
- Region 6 (East Middlesex, Merrimack Valley and North Shore): Dr. Albert Sandler
- At-Large Trustee: Dr. Todd Belfecker

This slate of officers will be forwarded to the 2025 MDS House of Delegates on June 25.

- President: Dr. Steven Spitz (will serve the 1st year of a two-year term)
- Vice President: Dr. Jennifer Korzeb
- Speaker of the House: Dr. David Samuels (will serve the 2nd year of a two-year term)
- Treasurer: Dr. Jennifer Korzeb (if not elected Vice President, will serve the 2nd year of a two-year term)
- Secretary: Dr. Maritza Morell
- Immediate Past President: Dr. Abe Abdulwaheed (will serve 1st year of a one-year term)

Respectfully submitted,
John A. Herzog, DDS

Eastern Dentists Insurance Company (EDIC)

As the MDS Designated EDIC Directors, we herewith submit the following report:

EDIC President and Chief Executive Officer, Edward Carroll, Esq. is now in his second year. He has made a number of positive changes that will strengthen our position in the professional liability insurance arena. Most notably EDIC has begun covering larger groups starting with our signing of 42 North. Although EDIC will not cover large national groups, expanding policy sales to include smaller groups should help us grow without greatly increasing our risk. We continue to use Hanover RE as our reinsurer. We are waiting for confirmation from AM Best but are hopeful to continue with our A- rating with a stable outlook.

EDIC has always prided itself on providing the best policyholder services to our members. We strive to remain true to our mission of “by dentists, for dentists.” One of our unique features is our risk assessment interview process that we offer to policyholders who have had the misfortune of being sued. Most professional liability companies drop an insured if they have paid a large suit or spent a large amount defending a suit. EDIC provides this service that allows our insured dentists an opportunity to tell their version of the events leading up to the suit. They are interviewed by a dentist on the Underwriting Committee. Then the dentist members of the committee meet and decide to renew or not renew the policy. It has proven to be a valid process to mitigate risk to EDIC while remaining loyal to our insureds.

At our June meeting, Dr. Stephen McKenna began his position as Chair of our Board of Directors. Many MDS members will recall Steve’s years of volunteering at YDC and his tenure a Valley District Trustee. He is utilizing his leadership experience at MDS and EDIC to guide the EDIC Board in a thoughtful, purposeful direction.

EDIC continues its excellent program of risk management. Throughout the year we provide a series of seminars to help our dentists identify and avoid areas of risk in their practices. Our policyholders have access to a large library of topics that they can access online at their convenience. In addition, there are programs presented at Yankee each year and at MDS District meetings. Prevention is key in risk management, and EDIC goes to great lengths to help our insureds avoid risky behavior.

Until most recently, EDIC sold policies in eleven states. With the addition of 42 North, we have added Michigan and Indiana. As of the date of this report the number of policies by state is:

Massachusetts:	2250
North Carolina:	1239
New Jersey:	566
New York:	713
Pennsylvania:	517
Maine:	74
New Hampshire:	113
Vermont:	21
Connecticut:	172
Rhode Island:	117
Virginia:	77
Total	5859

The Massachusetts Dental Society founded the Eastern Dentists Insurance Company thirty-three years ago in the wake of a storm of untenable rate increases by malpractice insurance companies in our state. The mission of EDIC was to provide relief from that onslaught by external forces and to safeguard against any future recurrence. Thus,

our motto of “by dentists, for dentists.” One of the unseen benefits of EDIC that applies to all dentists is the role we play in keeping the other professional liability insurance companies “honest.” If EDIC were not in the marketplace, other companies would be free to raise their rates back to the level of rates before EDIC was established. MDS and EDIC have always had a relationship of mutual respect. We hope that endures well into the future.

Respectfully submitted,

Janis B. Moriarty, DMD
Charles L. Silvius, DDS

Annual Report to the House of Delegates, June 25, 2025, from

MDS Foundation

As the Chair of the MDS Foundation Board of Directors, I herewith submit the following report:

The MDS Foundation Board continues to steward the mission of our Foundation, directing its charitable resources to improve the oral health of Massachusetts residents.

This year is especially exciting as we are partnering with the MDS Board in our inaugural Mission of Mercy (MOM) event on November 15th in Worcester, spearheaded by MDS Region 1 Trustee Dr. Colleen Chambers. At our annual Foundation Board Retreat in December, it was agreed that all of our fundraising going forward this year would support the MOM event. The MDS Foundation Development Committee, chaired by Dr. Dylan Weber, launched the 2nd annual District Challenge at Yankee 2025 with the idea of raising funds for the MOM event. The district winners of the challenge will be announced at the MDS House of Delegates

Grants

The following Access to Care and Targeted Grants were awarded, totaling \$113,383.98:

- The New England Center for Children: \$2,000.
- Mystic Valley Elder Services: \$2,000.
- TeamSmile: \$2,000.
- Cambridge Public Health Department: \$7,000.
- Volunteers in Medicine Berkshires: \$20,000.
- Harvard School of Dental Medicine: \$6,000.
- Hillcrest Dental Care: \$15,000.
- NeighborHealth Corporation: \$5,794.
- Smiles for Success Foundation: \$10,000.
- BHCHP: \$12,500.
- Tufts University School of Dental Medicine: \$15,000.
- Dental Lifeline Network: \$15,000
- ASDA - Harvard Chapter 501c6: \$750.
- Parker Road Preschool: \$339.98

The Board also approved a no-cost extension for the grant awarded to TUSDM for their Autism smiles Program in 2024 and requested that a six-month progress report be submitted no later than June 30, 2025.

Foundation Registration Roundup at Yankee

Yankee Dental Congress attendees were again given the option of rounding up their total registration fee to the nearest \$5 or \$10 increment, increasing the Foundation's visibility and raising \$1,875.

Board Restricted Fund

This fund became a reality in 2009 when the House of Delegates voted to assess MDS members in order to build an "endowment" for the Foundation (correctly referred to as a Board restricted fund). As of May 31, 2025, the fund totaled \$1,563,931 compared to \$1,452,560 in May 31, 2024. A percentage of the interest earned on the fund amount over \$1M will be used to fund access to care programs/projects. The investing of the fund is managed by the MDS Board of Trustees Investment Subcommittee, with oversight by the MDS Foundation Board.

Disaster Fund

In support of members affected by unique and devastating circumstances, the following donations were approved, in Special Meetings of the Board:

- \$15,000 to the California Dental Association Foundation's Southern California Wildfire Relief fund

- \$15,000 to the Florida Dental Association Foundation's Hurricane Relief Fund
- \$15,000 to the Georgia Dental Association Foundation's Hurricane Relief Fund
- \$15,000 to the North Carolina Dental Society Foundation's Hurricane Relief Fund
- \$15,000 to the Tennessee Dental Association Foundation's Hurricane Relief Fund

Respectfully submitted,
Janis B. Moriarty DMD

Foundation Lifetime Giving

Support from the following generous donors has earned them placement in the Foundation Lifetime Giving levels below:

Major Benefactors: Donations of \$100,000 - \$149,999

The Alan K. & Isabelle DerKazarian Foundation*

Dr. Roderick W. Lewin*

Dr. Raymond K. Martin

President's Society: Donations of \$50,000 - \$74,999**Founder's Society: Donations of \$25,000 - \$49,999**

Dr. Ronald M. Chaput*

Dr. Martin A. Wohl & Mrs. Marisa Labozzetta*

Dr. Howard M. Zolot*

Boston District Dental Society*

Merrimack Valley District Dental Society*

Middlesex District Dental Society*

North Shore District Dental Society

DerKazarian Society: Donations of \$15,000 - \$24,999

Named in memory of Dr. Alan K. DerKazarian, who served as the 142nd President of the Massachusetts Dental Society and Past Chair of the MDS Foundation

Dr. Robert E. Boose*

Dr. Robert A. Faiella

Dr. Charles A. Gagne

Dr. Robert S. Lewando*

Dr. Richard LoGuercio*

Dr. David P. Lustbader*

Dr. John P. Pietrasik*

Dr. Tofigh Raayai

Dr. Edward Swiderski*

Dr. Tina L. Wang*

42 North Dental

Massachusetts Dental Society

Meet Boston*

Southeastern District Dental Society

Worcester District Dental Society

Morton Society: Donations of \$10,000 - \$14,999

Named for the Massachusetts dentist who performed the first public demonstration of ether as an anesthetic in dental surgery in 1846

Dr. Randall L. Davis

Dr. John P. Fisher

Dr. Geraldine C. Garcia-Rogers

Dr. David B. Harte

Dr. Robert E. Losert

Dr. Nan E. Niland

Eastern Dentists Insurance Company

South Shore District Dental Society

Valley District Dental Society

Salmon Society: Donations of \$5,000 - \$9,999

Named for the first President of the Massachusetts Dental Society in 1864

Dr. Casey Cook*

Dr. Mary DeMello*

Dr. Mark J. Doherty

Dr. Milton A. Glicksman

Dr. Ann Kirk
Dr. Janis B. Moriarty*
Dr. AnhPhi Nguyen
Dr. Andrea Richman
Dr. Albert Sandler*
Dr. Samuel M. Shames
Dr. James N. Thiel
Dr. Thomas Trowbridge*
Cape Cod District Dental Society

***Donated \$100 or more during the 2024-2025 fiscal year, which runs from July 1, 2024, through June 30, 2025**

2024-2025 Annual Giving Donors

The following donor list reflects gifts of \$100 or more made to the 2024-2025 Annual Fund, which runs from July 1, 2024, through June 30, 2025, and includes Memorial and Tribute Donations:

Friends: Donations of \$2,500+

Dr. Mary DeMello
The Alan K & Isabelle DerKazarian Foundation
Dr. David Lustbader
Dr. Albert Sandler
Meet Boston

Senate Club: Donations of \$1,000 - \$2,499

Dr. Ronald Chaput
Dr. Robert Lewando
Dr. Roderick Lewin
Dr. John Pietrasik
Dr. Edward Swiderski
Dr. Tina Wang
Dr. Martin Wohl & Mrs. Marisa Labozzetta

Platinum Donors: Donations of \$500 - \$999

Dr. Casey Cook
Dr. Richard Cushner
Dr. Nicholas Dello Russo
Dr. Richard LoGuercio
Mr. Kevin Monteiro
Dr. Janis Moriarty
Dr. John Murphy
Dr. Sean Rayment
Dr. Thomas Trowbridge

Gold Donors: Donations of \$250 - \$499

Dr. Robert Boynton
Dr. Colleen Chambers
Dr. Donald Kowalski
Dr. Robert Leland
Dr. Richard Luise
Dr. Stephen McKenna
Dr. Anandi Pratap

Silver Donors: Donations of \$100 - \$249

Dr. Abe Abdulwaheed	Dr. John Fiore	Dr. Phuong Therese Pham
Dr. Michael Arrigo	Dr. Thomas Francis	Dr. Traci Portnoff
Dr. William Auffinger	Dr. Jonas Gavelis	Dr. Thomas Puschak
Dr. Meredith Bailey	Dr. Samuel Gelso	Dr. Michael Putt
Dr. Arthur Balian	Dr. Anthony Giamberardino	Dr. Joseph Reidy
Dr. Joseph Becht	Dr. Michael Gigliotti	Dr. Gerald Roan
Dr. Hans-Christoph Beer	Dr. Shepard Goldstein	Dr. Todd Rowe
Dr. Joseph Beninato	Dr. Joel Gonzales	Dr. Omar Salem
Dr. Charles Black	Dr. Francis Grzejka	Dr. David Samuels
Dr. Robert Boose	Dr. John Gusha	Dr. Frank Schiano
Dr. John Boss	Dr. Csilla Gyurko	Dr. Maria Segura
Dr. Richard Brousseau	Dr. Jerome Haber	Dr. Michael Sheff
Dr. Michael Caban	Dr. James Higgins	Dr. Richard Short
Dr. Benjamin Canary	Dr. William Hoye	Dr. Charles Silvius
Dr. Paul Caselle	Dr. Yin Hsu	Dr. Lance Smagalski
Dr. Eric Castenson	Dr. Michael Hunter	Dr. Theodore Souliotis
Dr. Sherry Chan	Dr. John Kalinowski	Dr. Nicholas Sowles
Dr. Min Chao	Dr. Danielle Kilmartin	Dr. Steven Spitz
Dr. Ivy Chen	Dr. Yong-Han Koo	Dr. Jeffrey Stone
Dr. Bernard Cheverie	Dr. Jennifer Korzeb	Dr. David Sullivan
Dr. William Coakley, III	Dr. Emma Koukol	Dr. Mary Terkoski
Dr. Gary Cogar	Dr. Jolene Krol	Dr. Andrew Tonelli
Dr. James Commette	Dr. James Lee	Dr. J. Steven Tonelli
Dr. Michael Cooper	Dr. Hongsheng Liu	Dr. Edmar Upite
Dr. Karen Curran	Dr. Rory Lock	Dr. Ancy Verdier
Dr. Richard D'Innocenzo	Dr. Ronald Maitland	Dr. Laura Vorrias
Dr. Constantin Darzenta	Dr. Linda Massod	Dr. Lisa Vouras
Dr. Dennis Dermody	Dr. Carl McManama	Dr. Nataliya Vrubel
Dr. Michael DiMarzio	Dr. Brian McPartland	Dr. Katie-Rose Wagner
Dr. Jeffrey Dodge	Dr. Kenneth McPartland	Dr. Carlin Weaver
Dr. Maria Dona	Dr. Charles Millstein	Dr. Hans-Peter Weber
Dr. Chester Douglass	Dr. Philip Millstein	Dr. Raymond Wise
Dr. Margaret Ennis	Dr. Maritza Morell	Dr. Benjamin Wu
Dr. David Fang	Dr. Joseph O'Donnell	Dr. Sonia Wu
Dr. Garry Feldman	Dr. Teddi Olszewski	Dr. Natalya Yantovsky
Dr. Arthur Fertman	Dr. Elis Paparisto	Dr. Howard Zolot
Dr. Paul Feuerstein	Dr. Colin Pedersen	