



Checklist for Success

And An Invitation to Organized Dentistry

The Virginia Dental Association New Dentist Committee has gathered this information for new graduates and new dentists practicing in Virginia. Our intent is to make the transition from dental school into private practice as smooth as possible.

Disclosure statement: The Checklist for Success document is an information only document. Specific questions regarding insurance, taxes, or laws may require professional consultation from an insurance broker, legal counsel or a certified public accountant.

In addition to the VDA's Checklist for Success document you may find the ADA's online catalog a very helpful tool as you begin your career. Please visit www.catalog.ada.org. This online resource covers a variety of topics including practice management, dental benefit plans, employment practices, and regulatory compliance issues. The purpose of the VDA's Checklist for Success is to provide Virginia specific information.

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Membership

Membership in organized dentistry is a tripartite system consisting of the American Dental Association (national), Virginia Dental Association (constituent), and your local dental society (component). As a member you have access to the benefits of all three levels of membership. Organized dentistry provides invaluable advocacy for the profession and is the foundation to a successful career. When you join, you will be connected to a powerful partnership of people and programs that will shape the future of dentistry.

How to join?

Step one: Contact your State (constituent) Association



Virginia Dental Association®
www.vadental.org/PRO

3460 Mayland Ct. Suite 110
Henrico, Virginia 23233
Phone: 804-288-5750
Fax: 804-288-1880

vadental.org

“Click”

JOIN VDA

Direct Personal Contact:
VDA Director of Membership
Leslie Pinkston
Phone: 804-523-5189
Email: pinkston@vadental.org

Step two: Contact your Local (component) Dental Society

The Virginia Dental Association is made up of eight components (geographic areas)
Locate your component by the county in which you practice.

Component 1- Tidewater Dental Association

(Counties of Accomack and Northampton and cities of Norfolk, Portsmouth, Virginia Beach, Chesapeake and Suffolk and other cities within the area)

Tidewater Dental Association
P. O. Box 986
Virginia Beach, VA 23451
Phone: (757)351-6767
Website: www.tidewaterdentalassociation.org/contact-us

Component 2- Peninsula Dental Society

(Counties of Middlesex, Mathews, Gloucester, York, James City, Charles City and New Kent and cities within the area)

Kathleen Harris, Executive Secretary
3030 Sandy Creek Ct.
Longanville, GA 30052
Phone: 757-870-5059
Fax: 770-466-9291
Email: skjharris@bellsouth.net
Website: vadental.org/component2

Component 3: Southside Dental Society

(Counties of Isle of Wight, Southampton, Sussex, Surry, Prince George, Chesterfield, Dinwiddie, Greenville, Brunswick, Nottoway, Amelia, Prince Edward, Lunenburg and Mecklenburg and cities within the area)

Dr. Micahel Webb (President)
11912 Winterpock Road
Chesterfield, VA 23838
Phone: 804-562-2667
Fax: 804-562-2698
Email: angelwing86@verizon.net
Website: vadental.org/component3

Component 4: Richmond Dental Society

(Counties of King George, Westmoreland, Northumberland, Richmond, Lancaster, Essex, Caroline, King and Queen, King William, Hanover, Henrico, Louisa, Goochland, Powhatan, Fluvanna, Cumberland and Buckingham and cities within the area)

Richmond Dental Society
2805 McRae Road
Suite 4AB
Richmond, VA 23235
Phone: (804) 323-5191
Website: www.richmonddentalsociety.org/contact-us

Component 5: Piedmont Dental Society

(Counties of Halifax, Charlotte, Campbell, Amherst, Pittsylvania, Bedford, Botetourt, Henry, Franklin, Roanoke, Craig, Appomattox, Bath, Alleghany, Patrick and Floyd and cities within the area)

Ann C. Huffman (Executive Secretary)
PO Box 36
16 Lawless Drive
Fieldale, VA 24089
Phone: 276-673-6700
Fax: 276-632-2341
Email: piedmontdental@comcast.net
Website: vadental.org/component5

Component 6: Southwest Virginia Dental Society

(Counties of Carroll, Pulaski, Giles, Grayson, Wythe, Bland, Smyth, Tazewell, Washington, Russell, Buchanan, Dickenson, Wise, Scott, Lee and Montgomery and cities within the area)

Sonya Farris (Executive Secretary)
P.O. Box 455
Abingdon, VA 24212
Phone: 276-628-9507
Fax: 276-628-9439
Email: srkfarris@gmail.com
Website: vadental.org/component6

Component 7: Shenandoah Valley Dental Association

(Counties of Frederick, Clarke, Warren, Shenandoah, Page, Rockingham, Highland, Albemarle, Nelson, Augusta and Rockbridge and cities within the area)

P.O. Box 6697
Ashland, Va 23005
Website: svdaonline.com
Email: estill@svdaonline.com

Component 8: Northern Virginia Dental Society

(Counties of Arlington, Fairfax, Loudoun, Fauquier, Prince William, Stafford, Rappahannock, Culpeper, Madison, Orange, Greene and Spotsylvania and cities within the area)

For information on membership call the Central Office of the Northern Virginia Dental Society

Cathy Griffanti (Executive Director): cgriffanti@nvds.org
Erin Cooke (Membership Services): ecooke@nvds.org
Tracey Dougherty (Membership Services): tdougherty@nvds.org

4330 Evergreen Lane, Suite N
Annandale, VA 22003
Website: www.nvds.org



211 East Chicago Ave.
Chicago, IL 60611-2678
Phone: 312-440-2500
Website: www.ada.org

Please refer to the ADA website for an impressive list of member services and benefits.

An Introduction to Residencies

There are many different options for students post-graduation. Below is a list of some of the most common professional paths available to graduates.

- The ADA Catalog offers a number of practice management resources for new dentists, such as:
 - Associateships: A Guide for Owners and Prospective Associates (Item J045)
 - Practice Options for the New Dentist (Item J088)
 - You can also send an email to newdentist@ada.org requesting a free copy of the “Words of Wisdom” pamphlet from the ADA – this has 101 tips ranging from Marketing to associateships to building a strong team.
 - See <http://www.ada.org/2907.aspx> for more details from the ADA

1. Residencies – 37% of 2010 graduates planned to go into advanced dental education.

- a. Board certified specialty programs - <http://www.ada.org/495.aspx>
 - i. Dental Public Health
 - ii. Endodontics
 - iii. Oral and Maxillofacial Pathology
 - iv. Oral and Maxillofacial Radiology
 - v. Oral and Maxillofacial Surgery
 - vi. Orthodontics and Dentofacial Orthopedics
 - vii. Pediatric Dentistry
 - viii. Periodontics
 - ix. Prosthodontics
- b. AEGD / GPR

- i. Not all programs offer the same level of training. Each program has a different focus. Make sure to do your research when applying to these programs.
 - c. The following link has information on how to apply, what programs are available, and other resources - <http://www.ada.org/6426.aspx>
- 2. Partnerships** – These can be similar to a marriage. If they work, they can be very satisfying and a great option. It is important to understand your potential partner’s practice and business philosophy before signing a contractual agreement.
- 3. Associateships**
 - a. <http://www.ada.org/sections/educationAndCareers/pdfs/associateships.pdf>
 - b. How to find an associateship - <http://www.ada.org/2907.aspx>
 - c. A great option for those who don’t want to deal with the business of running a practice (see also corporate dental careers below)
- 4. Associate to buy**
 - a. Associateships are a great option for those who want to test the waters before making a commitment to a partnership or owning a practice. Make sure that the value of the practice is established before beginning the associateship and the terms of the buy-in / buy-out are established prior to beginning work.
- 5. Buy Out** – These can be complicated. Make sure you have a team of people on your side reviewing the terms to make sure you get a fair deal (ie, your own practice evaluator, your own accountant, your own lawyer, etc)
- 6. Buy In** – This is a combination of a Buy-Out and a Partnership. Again, the benefits are the systems and protocols are in place, they can be financially rewarding, but they take a lot of work, and you need a good team to ensure the arrangement is fair.
 - a. **Corporate Dentistry in Virginia** – These can be a great option for those who don’t want the administrative duties of running a practice. If you go this route, be sure you join a group that allows the dentist to treatment plan, not the business administrators.
- 7. Alternatives to a traditional dental career**
 - a. <https://www.ada.org/members/4207.aspx>
 - b. <https://www.ada.org/members/4210.aspx>

Licensing

The Commonwealth of Virginia

Virginia Board of Dentistry

9960 Mayland Drive

Suite 300

Henrico, VA 23233-1463

www.dhp.virginia.gov/dentistry/

Dental License

Please visit the Virginia Board of Dentistry website at www.dhp.virginia.gov/dentistry/. On the website you will be able to easily navigate to the five page online application. This document provides a checklist that clearly outlines the requirements for applying for a dental license. The fee for a dental license by examination is \$400 and the fee for a dental license by credential is \$500. Virginia accepts the following Regional Examination Agency scores: SRTA, WREB, NERB, CITA, CRTDS, and ADEX but please refer to the website for dates from which these test scores began being accepted. Dental licenses are renewed each year before March 31st at a cost of \$285 dollars. You must complete 15 hours of CE each year for renewal.

Dental Hygienist

Please refer to the Virginia Board of Dentistry website at www.dhp.virginia.gov/dentistry/. A five page application can be found on the website. The fee for a dental hygienist license by examination is \$175 and the fee for a dental hygienist license by endorsement is \$275. Virginia accepts the following Regional Examination Agency scores: SRTA (except through endorsement application), WREB, NERB, CITA, CRTDS, and ADEX but please refer to the website for dates from which these test scores began being accepted. You must complete 15 hours of CE each year for renewal of your license.

Dental Assisting

Please refer to the Virginia Board of Dentistry website at www.dhp.virginia.gov/dentistry/.

DEA License

The Drug Enforcement Administration requires a license in order to prescribe controlled substances to patients. It is necessary to apply for this license. Below is the website to do so: <https://www.deadiversion.usdoj.gov/webforms/jsp/regapps/common/newAppLogin.jsp>

Sedation Permits

Refer to the Virginia Board of dentistry website at www.dhp.virginia.gov/dentistry/.

Regulations

A) National Provider Identification (NPI)

Registration Info: <https://nppes.cms.hhs.gov/>

“The Administrative Simplification provisions of the *Health Insurance Portability and Accountability Act of 1996 (HIPAA)* mandated the adoption of standard unique identifiers for health care providers and health plans. The purpose of these provisions is to improve the efficiency and effectiveness of the electronic transmission of health information. The Centers for Medicare & Medicaid Services (CMS) has developed

the **National Plan and Provider Enumeration System (NPPES)** to assign these unique identifiers.”

Below you will find descriptions of Type 1 and Type 2 NPI numbers. As an individual provider you must have a Type 1 NPI number. Each practice must also have an NPI, but it will be designated as Type 2. Please read below if your organization requires an additional Type 2 NPI number or a subpart.

- i) *Entity Type 1: Individuals who render health care; e.g., physicians, dentists, nurses, chiropractors, pharmacists, physical therapists and sole providers. Incorporated individuals may obtain NPIs for themselves (Entity Type 1 Individual) if they are health care providers and may obtain NPIs for their corporations (Entity Type 2 Organization). A sole proprietorship is an Entity Type 1 (Individual). A sole proprietorship is an Entity Type 1 (Individual). (A sole proprietorship is a form of business in which one person owns all the assets of the business and is solely liable for all the debts of the business in an individual capacity. Therefore, sole proprietorships are not organization health care providers.) Note that sole proprietorships may obtain only one NPI. Sole proprietorships must report their SSNs (not EINs even if they have EINs). Virtually any health care provider could be a sole proprietorship, including most of the examples listed in Entity Type 2.*
- ii) *Entity Type 2: Organizations that render health care services, or furnish health care supplies to patients; e.g., hospitals, home health agencies, ambulance companies, health maintenance organizations, durable medical equipment suppliers, pharmacies and corporations formed when an individual incorporates. Solely owned corporations that are health care providers obtain NPIs as Entity Type 2. If the organization is a subpart, check yes and furnish the Legal Business Name (LBN) and Taxpayer Identification Number (TIN) of the “parent” organization health care provider. (A subpart is a component of an organization health care provider. A subpart may be a different location or may furnish a different type of health care than the organization health care provider. For ease of reference, we refer to that organization health care provider as the “parent”.)*

B) Waste Management

Virginia Department of Environmental Quality

P.O. Box 1105

Richmond, VA 23218

T [804-698-4000](tel:804-698-4000)

More Info:

<http://www.deq.virginia.gov/Programs/LandProtectionRevitalization/SolidHazardousWasteRegulatoryPrograms/MedicalWaste.aspx>

Medical waste should be disposed of in accordance with state and local regulations. The link above will provide information and other links in regards to state regulations, but for more information about the rules in your area contact your local solid waste management division.

C) X-Ray Registration

Virginia Office of Epidemiology
Radiological Health Program
James Madison Building, 7th Floor
109 Governor Street, Room 730
Richmond, VA 23219

T [804-864-8150](tel:804-864-8150)

F [804-864-8175](tel:804-864-8175)

More Info:

<http://www.vdh.virginia.gov/epidemiology/radiologicalhealth/xray/dental.htm>

Registration Forms: <http://www.vdh.virginia.gov/Administration/Forms/#epidemiology>

Each x-ray unit in your office must be registered. Please use the links above to register your unit, update your existing unit or learn more about this process. In addition to having each unit registered, each operator must be listed using the “Operators List” form.

D) OSHA

OSHA or Occupational Safety and Health Administration is regulated by the Department of Labor in order to protect worker's safety. The Virginia Occupational Safety and Health Program (VOSH) operates under OSHA guidelines and standards in order to keep workers safe and healthy. The American Dental Association has compiled these standards and guidelines into an easy to follow Regulatory Compliance Manual. This manual consists of information on Bloodborne pathogens (Exposure control), Hazard Communications, Waste Management, and Other Regulatory Issues. For more information on purchasing this manual go to www.adacatalog.org or call [1-800-947-4746](tel:1-800-947-4746), or for more information on OSHA guidelines and standards in dental offices go to www.osha.gov.

<http://catalog.ada.org/productcatalog/792/OSHA-Infection-Control/OSHA-Training-for-Dental-Professionals/P889>

E) HIPPA

HIPPA or the Health Insurance Portability and Accountability Act was passed in Congress in 1996. This Act set forth standards and rules for the use of an individual's health information. The HIPPA Privacy Rule (2003), Security Rule (2005), and HITECH Breach Notification Rule (2010) are the most common regulations that dentists need to be aware of. For more information on these rules and steps to abide by these rules in your office go to www.ada.org/goto/HIPPA. The ADA also has this information in a manual for purchase, ADA Practical Guide to HIPPA Compliance: Privacy and Security

Kit. For more information on purchasing this manual go to www.adacatalog.org or call 1-800-947-4746.

A complete OSHA and HIPPA Compliance Kit is available for purchase on the ADA website: <http://catalog.ada.org/productcatalog/597/OSHA-Infection-Control/HIPAA-and-OSHA-Compliance-Kit/K017>

Employee Policies

The ADA

<http://catalog.ada.org/ProductCatalog/110/Managing-Your-Practice/The-ADA-Practical-Guide-to-Creating-an-Employee-Office-Manua/J670>

\$134.95

Hire Staff

By Linda J. Hay, JD

Many dental practitioners who own their business do more than practice dentistry; they also play roles in hiring and firing employees. The discipline and termination of employees may be subject to federal, state, and local laws. Despite some variations in the nature and type of laws that will impact a particular situation, some general principles apply to the employer-employee relationship at any level.

Many states are at-will states, meaning that employers can hire or fire for any reason, but this is limited by the bounds of federal law relating to discrimination in relation to race, age, gender, etc. (protected classes).

The following list may provide the dentist-employer some tips on how to alleviate risk in the discipline of employees.

Personnel File	Taxes, benefits, HIPAA, performance evaluations, internal documentation on disciplinary incidents
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Prepare regular, honest and accurate performance reports	Regular written and filed in personnel file
Avoid Creating Employment Contracts	Virginia is At Will and Contracts negate that
Be Consistent	Violations of policies should be uniform for all employees
Be Clear	Violations of policies should be uniform for all employees
Know Employee Rights Protected By Law	At Will does not mean you can discriminate (age, gender, race, disability, creed, orientation, pregnancy etc)
Establish Guidelines for Conduct	This is most often set forth in the nature of an employee handbook. Because the employer does not want an employee handbook to be deemed an employment contract, the employer should refer to the handbook or policies as guidelines
Timely Recognize Problems	If there is an issue with an employee that requires discipline, that issue should be noted timely in the personnel file and addressed timely with the employee
Obtain Employers Liability Insurance	A dentist should discuss this type of insurance coverage with her insurance broker or those who help place coverage
Stay Up-to-date on Employment Law Issues	Attendance by the dentist or office manager to yearly seminars about employment issues from a risk-management perspective is critical

Employment Eligibility (I-9 forms)

<http://www.uscis.gov/i-9>

Form I-9 is used for verifying the identity and employment authorization of individuals hired for employment in the United States. All U.S. employers must ensure proper completion of Form I-9 for each individual they hire for employment in the United States. This includes citizens and noncitizens. Both employees and employers (or authorized representatives of the employer) must complete the form. On the form, an employee must attest to his or her employment authorization. The employee must also present his or her employer with acceptable documents evidencing identity and employment authorization. The employer must examine the employment eligibility and identity document(s) an employee presents to determine whether the document(s) reasonably appear to be genuine and to relate to the employee and record the document information on the Form I-9. The list of acceptable documents can be found on the last page of the form. Employers must retain Form I-9 for a designated period and make it available for inspection by authorized government officers. NOTE: State agencies may use Form I-9. Also, some agricultural recruiters and referrers for a fee may be required to use Form I-9.

<http://www.uscis.gov/sites/default/files/files/form/i-9.pdf>

Filing Fee: \$0.00

Where to file:

Do not file Form I-9 with USCIS or U.S. Immigrations and Customs Enforcement (ICE). Employers must have a completed Form I-9 on file for each person on their payroll who is required to complete the form. Form I-9 must be retained and stored by the employer either for three years after the date of hire or for one year after employment is terminated, whichever is later. The form must be available for inspection by authorized U.S. Government officials from the Department of Homeland Security, Department of Labor, or Department of Justice.

The Spanish version of Form I-9 may be filled out by employers and employees in Puerto Rico ONLY. Spanish-speaking employers and employees in the 50 states and other U.S. territories may print this for their reference, but may only complete the form in English to meet employment eligibility verification requirements

Federal & State Labor Law Posters

<http://www.dol.gov/oasam/boc/osdbu/sbrefa/poster/matrix.htm>

**U.S. DEPARTMENT OF LABOR WORKPLACE POSTER REQUIREMENTS FOR
SMALL BUSINESSES AND OTHER EMPLOYERS**

Job Safety & Health Protection	OSHA http://www.osha.gov/Publications/poster.html
Equal Employment Opportunity is the Law	http://www.osha.gov/Publications/poster.html
Fair Labor Standards Act	FLSA: Minimum Wage & Wage Hour Division http://www.dol.gov/whd/regs/compliance/posters/wh1385State.pdf
Employee Right for Workers with Disabilities/Special Minimum Wage Poster	Wage & Hour Division: http://www.dol.gov/whd/publications
Your Rights Under the Family and Medical Leave Act	FMLA: http://www.dol.gov/whd/publications
Notification of Employee Rights Under Federal Labor Laws	http://www.dol.gov/olms/regs/compliance/EO13496.htm

http://www.dol.gov/oasam/wirtzlaborlibrary/bib/ada_bib.htm

<http://www.eeoc.gov/facts/fs-ada.html>

Americans with Disabilities Act

Title I of the Americans with Disabilities Act of 1990 prohibits private employers, state and local governments, employment agencies and labor unions from discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement,

compensation, job training, and other terms, conditions, and privileges of employment. The ADA covers employers with 15 or more employees, including state and local governments. It also applies to employment agencies and to labor organizations. The ADA's nondiscrimination standards also apply to federal sector employees under section 501 of the Rehabilitation Act, as amended, and its implementing rules.

An employer generally does not have to provide a reasonable accommodation unless an individual with a disability has asked for one. If an employer believes that a medical condition is causing a performance or conduct problem, the employer may ask the employee how to solve the problem and if the employee needs a reasonable accommodation. Once a reasonable accommodation is requested, the employer and the individual should discuss the individual's needs and identify the appropriate reasonable accommodation. Where more than one accommodation would work, the employer may choose the one that is less costly or that is easier to provide.

An employer is required to make a reasonable accommodation to the known disability of a qualified applicant or employee if it would not impose an "undue hardship" on the operation of the employer's business. Reasonable accommodations are adjustments or modifications provided by an employer to enable people with disabilities to enjoy equal employment opportunities. Accommodations vary depending upon the needs of the individual applicant or employee. Not all people with disabilities (or even all people with the same disability) will require the same accommodation.

The Internal Revenue Code includes several provisions aimed at making businesses more accessible to people with disabilities. The following provides general – non-legal – information about three of the most significant tax incentives. (Employers should check with their accountants or tax advisors to determine eligibility for these incentives or visit the Internal Revenue Service's website, www.irs.gov, for more information. Similar state and local tax incentives may be available.)

Taxes

In addition to the tax information provided below, please consult a certified public accountant for specific tax related questions.

Virginia Department of Taxation: <http://www.tax.virginia.gov/>

Business "What's New:" <http://www.tax.virginia.gov/site.cfm?alias=BusWhatsNew>

Business FAQ: <http://www.tax.virginia.gov/site.cfm?alias=businessfaq>

Personal Property Tax:

Contact your county or city tax assessor for more information and an application to list personal property for taxation. Tangible assets of your practice, e.g. equipment, should be listed for personal property taxes.

Consumer Use Tax:

Virginia requires consumers to pay a use tax, typically 5.3% but higher in Northern Virginia and Hampton Roads areas, on any purchases for which sales tax was not collected at the time of sale. Commonly this includes purchases from out of state like dental equipment purchases through internet or catalog transactions or furniture purchases from dealers not located in Virginia. Use form [ST-7](#) to record and report qualifying purchases.

Insurance

Bureau of Insurance

www.scc.virginia.gov/boi/

The Bureau licenses, regulates, investigates and examines insurance companies, agencies and agents on behalf of the citizens of the Commonwealth of Virginia. The Bureau of Insurance also registers, examines and investigates (title) real estate settlement agents and agencies.

Located in Richmond, Virginia.

Mailing Address: Bureau
of Insurance
P.O. Box 1157
Richmond, Virginia
23218-1157

Physical Address: Bureau of Insurance
Tyler Building, 1300 E. Main St.
Richmond, Virginia 23219

Call (804) 371-9741 or 1-800-552-7945 (VA Only)

[Contact Information](#)

Jacqueline K. Cunningham, Commissioner of Insurance

ADA Sponsored Insurance Plans

www.insurance.ada.org

Income Protection Plan

Disability income coverage through the Income Protection Plan can help protect you from devastating financial loss due to a disabling illness or injury and can provide you with peace of mind, knowing that you could continue to support your family's current lifestyle.

The Income Protection Plan is overseen by a team of your colleagues to ensure it delivers what you need. The disability income coverage provides protection at exclusive member-only rates that are among the lowest you'll find anywhere for comparable coverage. By providing coverage only to ADA members through an experience rated group policy, we are able to offer generous policy features at an extremely attractive price.

The Plan includes a true "own occupation" definition of disability that can pay benefits all the way to age 65. If you become totally disabled from your specialized area of dentistry, you'll get full benefits, even if you choose to work in another area of dentistry or even if you choose to enter a new profession.

- Up to \$180,000 a year to replace lost income. The amount of disability insurance you need is typically 60% of your net monthly income. If your net monthly income exceeds \$20,000 contact an Insurance Plan Specialist for assistance.
- Coverage for total or partial disability
- Exclusive member-only discounts

Term Life Plan

ADA-sponsored Term Life can help you protect your family and grow your practice with low-cost, yearly renewable term insurance and premiums based on your life expectancy.

Available exclusively to ADA members, your Term Life Plan can be used to collateralize loans, fund buy-sell agreements, and provide income to your family/beneficiaries in case of your death. Since 1934, we have worked closely with dentists to design a plan that includes:

- Premium Credit Discount*: A unique plan feature that reduces your premium
- Volume discounts that reduce your premiums an additional 6%, 9%, or 11%
- Preferred Rates for exceptionally healthy dentists
- Up to \$3,000,000 in coverage PLUS up to \$1,000,000 of additional Accidental Death coverage
- Renewability up to age 81

Apply for Term Life Insurance for Dentists.

* Premium Credit discount shares favorable financial results with Plan participants; discount is not guaranteed but reevaluated semi-annually.

www.insurance.ada.org

1-866-607-5338

MedCASHSM Plan

MedCASHSM is supplemental medical insurance that pays cash benefits directly to you with no strings attached.

Who wouldn't want to get paid when they or a covered family member goes to the hospital or ER? And with this extremely affordable supplemental medical insurance plan, that's exactly what happens.

MedCASH is like two types of coverage in one. You get:

- Hospital Coverage Daily Benefit—pays for emergency room visits, outpatient surgery, and days in the hospital
- Critical Condition Benefit—pays a lump sum in the event of diagnosis with one of 17 specified critical illnesses.

And unlike with other insurers, you get both types of coverage for one low premium. MedCASH is NOT health insurance. With your cash benefits, you can use the money any way you choose--enabling you to cover any incidental medical or personal expenses.

Coverage includes:

- Up to \$500 cash for every day of hospitalization, up to 500 consecutive days in most cases
- Up to \$300 cash for every day of hospitalization, up to 100 consecutive days for mental/nervous disorders
- Up to \$50,000 cash when first diagnosed with an eligible critical condition
- Use your cash benefits any way you want
- Coverage for your spouse and eligible dependents

Protect your family

With MedCASH, family members can also get coverage, and that can boost your family's medical protection. As long as you are under age 60, you can enroll your eligible dependents—including spouse or domestic partner under age 60 and unmarried dependent children under age 21 (or older if they're full-time students). Hospital Coverage is renewable to age 90, and Critical Condition Coverage is renewable to age 65. All Covered family members automatically have the same Daily Benefit amount as that of the ADA member. If the ADA member applies for MedCASH 100, the spouse can as well. Covered children receive Basic MedCASH coverage. Apply for Supplemental Medical Insurance for ADA Member Dentists.

Workmen's Compensation

<http://www.vwc.state.va.us/portal/vwc-website>

Virginia law requires that an employer who regularly employs more than two part-time or full-time employees carry workers' compensation. If a business hires subcontractors to perform the same trade, business or occupation, or to fulfill a contract, the subcontractor's employees are included when determining the total number of employees for coverage requirements. Executive officers also count as employees. If the total number of all employees is more than two, workers' compensation is required. Workers' compensation is mandatory for those employers who meet the requirements under the law.

❖ Insurance coverage is not available from the Commission. Coverage is available through an insurance agent or carrier. The two statewide insurance organizations maintain membership of most agents:

- The Independent Insurance Agents of Virginia, telephone 804-747 -9300, website: iiav.com
- The Professional Insurance Agents Association of Virginia and the District of Columbia, telephone 804-264-2582, website: piavadc.com

Protect Against Employee Theft with Fidelity Bond Coverage

Although most businesses feel their assets are secure, employee theft can and does occur. When safeguards such as thorough employee screening and careful supervision aren't enough, Nationwide offers fidelity bond coverage to protect against employee theft.

A fidelity bond should be considered when one or more of your employees is entrusted to handle cash or other valuable assets. Fidelity bonds include business services bonds, standard employee dishonesty bonds and ERISA bonds.

Standard employee dishonesty bonds

Standard employee dishonesty bonds protect your business from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of employee theft of money, securities or other property. This type of fidelity bond can be a good solution for businesses like non-profit organizations and professional offices including CPAs, dentists and physicians.

The following are two insurance brokers who are recommended by the VDA for your insurance needs.

B&B Insurance Associates, Inc.

For all of your insurance needs, the licensed professionals at B&B Insurance can provide you with options for you, your practice and your family. As an independent agency, B&B Insurance works with many insurance carriers and can provide you with multiple options to find the policy to best suit your needs. B&B is ready to assist you with any type of insurance policy including health, disability, life, renters/homeowners, auto or anything else you need as you begin your career. Endorsed Medical Protective professional liability policies are also available through B&B – with strong financial ratings and a dedication to the dental industry, **MedPro** is a leader in malpractice insurance. B&B Insurance has been working with members of the VDA since 2000 and they specialize in the insurance needs of dental professionals.

****Exclusive VDA Member Benefit — Value added benefits through Anthem, discounted disability and long term care policies.**

Jacqueline Holloman
B&B Insurance Associates, Inc.
5204-B Rolling Roads
Burke, VA 22015
www.bb-insurance.com
703-323-5565 (phone)
703-323-7169 (fax)