Helping Member Dentists Succeed

Membership Benefits Guidebook

Michigan Dental Association

Solutions

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Dr. Zetton Johnson – Flint
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Helping Member Dentists Succeed
November 2013

Dear Doctor,

Your practice, professional and personal life is better with membership in organized dentistry. How do I know that?

Because 97 percent of MDA members renewed in 2013 due to finding a strong and tangible return on their membership.

Because the MDA represents 75 percent of Michigan’s licensed dentists – making this association the voice for you and our profession.

As an MDA member, you aren’t given a widget that can be held, heard, touched, or tasted. However, you do receive immediate access to a wealth of tools, services, knowledge, and resources that are designed to make you more profitable and secure in our profession, and to make your practice more efficient and effective.

• Membership gives you access to an experienced full-time staff, meaning one-on-one personalized help running the business side of your practice. They receive thousands of calls per year from dentists just like you who need help addressing the most basic and complex challenges of running and working in a dental practice.

• Even though all dentists benefit from the advocacy of the MDA and ADA whether they are members or not, it will not be possible to protect our profession without the overwhelming support of all of Michigan’s dentists. If you don’t want dentistry to become medicine, it is your responsibility to stand up, be counted, and belong to Michigan’s oral health authority and the nation’s leading advocate for oral health.

• Belonging to the MDA increases the probability of being a successful dentist. The association produces data-driven reports that detail fee structures and compensation trends on a local basis, assist members with billing, coding, and reimbursement issues, and provide at-no-cost human resource, legal, and career services support.

• The value of relationships, peer-to-peer support, and being connected to a broader community are critical to being a successful practitioner. And, there is not a network of dentists that’s broader, deeper, and more diverse than that of the ADA, the MDA and its 26 local chapters. With 5,500 member dentists in Michigan and more than 150,000 across the nation, membership means you’re connected.

Join your colleagues by renewing your membership this fall. The membership kit you’re now holding will tell you more about the great services and assistance your local society, MDA and ADA provide.

Thanks for being a member!

Sincerely.

Alexa Vitek, DDS
Chair, MDA Membership Advisory Committee
Solutions: Protecting the Profession

Thousands of members plus your voice equals major political clout in the halls of Lansing (and in Washington, D.C.). Because the MDA represents 75 percent of Michigan’s dentists, our voice is taken seriously, making us Michigan’s oral health authority.

MDA Dental PAC and ADA ADPAC
Dentistry’s state and federal political action committees ensure the association a place at the table when lawmakers are debating legislation that affects dentistry.

Legislative Action Center
This online platform connects you directly to lawmakers, while providing you with easy-to-use tools to advocate for dentistry’s position on hot-button legislative issues.

Legislative Briefings
The MDA’s advocacy team brings legislation and the MDA’s stance on key initiatives right to your local society – at your request.

Committee on Governmental and Insurance Affairs
A committee of your peers dedicated to developing strategies to address legislative issues that impact you and your practice.

Special Committee on Access to Care
A statewide group of stakeholders throughout dentistry charged with taking the lead and identifying real world solutions to the access problem.

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- **KERRY KAYSSERIAN, DDS**
  Chair, MDA Dental PAC
Solutions: Promoting the Profession

Educating the public about the importance of regular dental care and all of the outstanding things dentists do to improve the oral health of Michigan residents enhances the perception of dentistry and reminds patients to make — and keep — their dental appointments.

Statewide Television
The MDA’s high-impact public education campaign urges patients to keep their six-month dental appointments, linking oral health to overall health. Prospective patients are informed that regular dental care is the key to good oral health and that dentists can help spot general health problems before they become difficult and expensive to treat.

Member Media Outreach
The MDA’s new “Members Making a Difference” program assists member dentists throughout the state to spread the news about the good things you are doing in your communities. A special form on the MDA website makes it easy to send your news to the MDA.

Patient Education Materials
Enhance your treatment-planning and your patients’ perceptions of dentistry through MDA and ADA dental health materials.

Help with Oral Health Presentations
The MDA’s free video and DVD library can help with presentations in schools or in the community. Call the MDA up to two weeks prior to your event.

Special Events Promotion
National Children’s Dental Health Month and other special events provide a unique opportunity for the MDA to educate the public and influence the oral health habits.

Local Public Relations Programs
The MDA matches expenditures on a three-to-one ratio to promote local society initiatives.

Media Outreach/Social Media
Building relationships with the media is critical to the way dentistry is portrayed to the public, and the MDA works diligently to educate reporters about the profession. The MDA uses Twitter to educate the public, media, lawmakers, and health related organizations on the importance of oral health and its link to overall health.

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- LISA CHRISTY, DDS
  Chair, MDA Public Relations Advisory Committee
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Continuing Education and Licensure Requirements

As your first choice for continuing education, the MDA gives you access to better ways to fulfill CE requirements and increase your personal and practice potential.

**Spirit of Michigan Annual Session**
One of the largest dental meetings in the nation! With three days of courses and nearly 200 exhibits, plus social events and meetings, there’s something for everyone at Annual Session, held in Grand Rapids in 2014 (April 30 – May 3).

**Statewide CE Seminars**
Bringing CE to a location near you, the MDA’s continuing education seminars are a great way to refresh and recharge your dental team.

**Scientific Sessions**
Weekend getaways in resort locations provide an opportunity to increase your knowledge base, connect with colleagues, and enjoy good times with your family and friends.

**CE Record-Keeping Folders**
Available at no charge, these handy folders help you track and organize your important CE coursework.

**License Expiration Reminders**
Your license is your key to earning income, and the MDA reminds dentists whose licenses are expiring in a given year through postal and email reminders, in addition to announcements in all publications.

**Answers to CE Questions**
Information you need about CE requirements for you and your staff, plus help with relicensure questions.

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- **ROBERT ANKERMANN, DDS**
  Chair, Special Committee on Annual Session

- **LISA KNOWLES, DDS**
  Co-chair, Special Committee on Annual Session
Solutions: Keeping Informed

Local Dental Society Meetings
The 26 local dental societies that comprise the MDA host meetings throughout the year. Some events are designed for the whole dental team, and others are for members only. Contact the president of your component to find out when your next meeting takes place.

Journal of the Michigan Dental Association
This monthly, award-winning publication keeps dentists informed of what’s happening in the profession, of the latest clinical practices, and the trends that influence the way you’re practicing dentistry.

Journal eNews
Once a month the MDA provides members with an email newsletter with the latest news and information, plus opportunities for savings, benefits, services, and programs from the MDA.

www.smilemichigan.com/pro
You have at your fingertips everything the MDA has to offer, and more, through the MDA’s easy to navigate website. If you still prefer the human touch, members of the MDA staff are always just a phone call or email away.

YouTube Channel
The MDA’s widely successful digital platform features free practice management, legal, and other advice in quick, 10-minute-or-less videos. Visit www.youtube.com/michdentalists.

Facebook
A member-focused, real-time communication service that links members to the MDA, and members to other members. Visit www.facebook.com/michigandentalassociation.

LinkedIn
Through the MDA’s company page, you can follow your professional community, in addition to networking with colleagues. Visit www.linkedin.com/company/michigan-dental-association.

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MDA Journal
▶ VIRGINIA MERCHANT, DMD
MDA Editor
Individual dental practices are the lifeblood of our profession. That’s why the MDA is working harder than ever to help you solve your professional, ethical and legal challenges.

Contact the MDA Staff
You can rely on the MDA’s experienced staff to answer your questions and find answers to help you succeed and solve your challenges every day. Call on the staff for support at any time. See the staff listing in each issue of the MDA Journal, or turn to pages 20-21 of this booklet.

Regulatory Compliance Information
State and federal regulations directly impact how you can practice dentistry. You can rely on the MDA to provide you with the information and tools you need to make sure you comply with government requirements, including the MDA’s Regulatory Compliance Manual.

Dental Benefits Communication Kit and Materials
Are your patients struggling to maintain regular dental care due to cuts in insurance plans? If so, the MDA has a kit available to you that will help address their concerns through easy-to-use templates and patient education pieces.

Contact Analysis Service
The contract you sign with third party payers is arguably the most important practice decision you can make. Use this free MDA/ADA service to make more informed decisions for your practice’s future.

HIPAA Answers
MDA dental benefits staff can answer your individual questions about HIPAA regulations — just call, write, or email.

Human Resources
The MDA strives to be the “go to” resource for members by offering a wide range of services related to the HR aspect of practice management. Benefits include unlimited assistance with HR questions, a free 30-minute consultation with our HR expert, and the Staff Matters® Human Resource System, which includes forms, a sample handbook, and more.
**Labor Posters**
Several required posters must be displayed in all businesses, and the MDA has what you need to meet the requirements — all at no charge.

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**C.O.V.E.R. Program**
Members helping members is what the MDA is all about. This locum tenens service links members willing to serve in another member’s practice during short or extended terms of absence.

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**Legal Information and Services**
Members have access to a broad range of opinions and information on legal topics. Also, members can access MDA legal counsel Kerr Russell through a special arrangement, with reduced rates.

▶ **GRACE DESHAW-WILNER**
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**Dental Fee Survey**
Make better decisions about fees in your practice by utilizing the information provided by MDA members through this biannual survey and free report.

▶ **JENNIFER LENNEMANN**
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**Staff Compensation Survey**
Keep your compensation levels competitive and accurate through the use of this free report, offered every other year.

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**Search Engine Marketing**
More and more patients are looking online to find a dentist. Through the MDA’s search engine marketing program, an average of 12 patients per member are connected to offices throughout Michigan.

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**Dental Assistant Radiography Training**
All dental assistants must be certified in radiography, and thousands have been trained through this unique, in-office, self-paced MDA course, now updated.

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**MDA Journal Classifieds**
Whether buying, selling, looking for equipment, seeking a new position or looking for an associate, the MDA Journal classifieds are a top resource for Michigan dental professionals. They’re available online, too.

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MEMBERSHIP BRINGS SOLUTIONS

Solutions: Practice Management (Cont.)

Demographic Information
Wondering what the dentist-per-patient ratio is for counties throughout Michigan? You can make more informed practice location and expansion decisions after reviewing the MDA’s free report.

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Members Making a Difference Program
The MDA’s new “Members Making a Difference” program is an MDA news service promoting the achievements of local dentists and dental team members to their local media. If you have a news item to share about an MDA member (including yourself!), or have participated in a community activity such as a local access event, dental health screening, or received an award or earned a significant professional accomplishment, contact the MDA.

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Endorsed Insurance Programs
MDA Insurance, a subsidiary of the Michigan Dental Association, is a full-service insurance agency run by dentists, for dentists. See page 12.

Money-Saving Endorsed Services
MDA Services, a subsidiary of the Michigan Dental Association, offers great programs, group discounts, and special product enhancements on programs and services your practice uses every day. We do the research so you don’t have to. See page 16.

“The MDA’s got what it takes to help me run a successful practice, from radiography training, to legal information and placement services. There’s so much that the MDA offers – I’m glad I’m a member!”
— Dan Edwards, DDS
Ann Arbor
Solutions:

Professional Review and Well-Being

Your local dental society, specialty society and the MDA realize that differences sometimes exist between patients, member dentists, or insurance carriers. MDA peer review is recognized by the state of Michigan’s licensing authorities, the courts, malpractice attorneys and insurance companies as a preferred method of resolving disputes without litigation.

Peer Review/Ethics
Peer Review/Ethics is a system designed to uphold the Standards of Ethics and Code of Professional Conduct of both the MDA and the ADA. A committee of dentists will review allegations of ethical violations on an impartial basis. The allegations may include false/misleading advertising, patient records, and criticism about another dentist’s treatment.

Code of Ethics
A copy of the Standards of Ethics and Code of Professional Conduct is available from the MDA or on the MDA website at www.smilemichigan.com/pro. The Code is updated as needed. The MDA also publishes a monthly “Peer Review/Ethics” column in the MDA Journal that explores ethical situations that may arise.

Peer Review/Dental Care
As part of the volunteer peer review/dental care system, a committee of local or specialty dentists will review cases on an impartial basis. Peer Review may involve appropriateness of treatment, quality of treatment, questions of overall provider competency, disputes between provider and carrier over services rendered or to be rendered, and reasonableness of fees.

Peer Review/Care and Well-Being
The MDA’s award-winning Care and Well-Being program provides help for dentists, their families, and staff suffering from substance abuse, sexual problems, stress, or other personal or practice problems. It’s designed to protect the public while encouraging and supporting recovery.

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- **JAMES OLES, DDS**
  Chair, MDA Special Committee on Peer Review/Care and Well-Being
Protecting Business and Personal Assets

Protect your personal and professional assets with MDA Insurance, and face the future with confidence! You’ll enjoy quality programs, group savings, and lower dues!

Access to special coverage enhancements and exclusive insurance programs is a key benefit of your membership. All programs are continuously reviewed and evaluated to ensure they meet your needs. Member support gives MDA Insurance the leverage to obtain superior coverage at rates that are among the most competitive in the marketplace.

**CALL 800-860-2272 FOR MORE INFORMATION**

**Health Insurance through Blue Cross Blue Shield and 4 Ever Life Insurance Company of Illinois**
Individual and group health insurance plans, assistance with Blue Cross plans, marketplace plans subsidies and tax credits.

**Professional Liability Insurance**
The Professional Protector Plan offers a 10 percent discount for MDA membership, and that’s just the beginning of your possible savings.

**Property Coverage**
Complete practice property insurance for your building and equipment.

**Cyber Liability and Data Breach**
Cover your exposure for the unintended release of protected health and financial information.

**Workers’ Compensation Coverage**
Special MDA member rates make this program a great money-saving option.

**Disability Insurance**
Individual and group plans available. We offer plans that provide coverage if you are unable to work in your own occupation.

**Life Insurance**
Solutions for all your personal and business-related life insurance needs.

**Long-Term Care Insurance**
Protect your retirement savings and other assets.

**Home and Auto Insurance**
Affordable MDA group rates, multi-policy discounts, top-rated carriers and unbeatable service. Your discount extends to the office staff, too!

**Other Insurance Plans**
Vision and eyeglass coverage, accidental death and dismemberment, business overhead expense, hygienist and dental assistant professional liability, employee disability income protection, hospital cash, accident and critical illness, and dental insurance.
To Maximize Your Benefits of MDA Membership, Complete the Form Below and Mail in Today.

An agent will contact you about how to save money on your insurance. Call us at 800-860-2272 or visit online at www.mdaprograms.com to request a quote.

Your Name: ____________________________________________

Mailing Address: ____________________________________________

Practice Address: ____________________________________________

Email Address: ____________________________________________

Phone: ____________________ Fax: ____________________

I want to maximize my benefits of MDA membership by getting the best prices on my insurance needs. Please contact me about (check all that apply):

Health, Life and Disability Products
☐ Individual Health Insurance Plans
☐ Group Health Insurance Plans
☐ Complement to Medicare Insurance
☐ Disability Insurance
☐ Business Overhead Expense Insurance
☐ Practice Loan Insurance
☐ Term Life Insurance
☐ Permanent Life Insurance
☐ Long-Term Care Insurance
☐ Accident Insurance
☐ Critical Illness Insurance

Commercial Insurance Products
☐ Professional Liability Insurance
☐ Practice Property Insurance
☐ Cyber Liability/Data Breach Insurance
☐ Workers’ Compensation Insurance

Personal Insurance Products
☐ Auto/Motorcycle/Recreational Vehicles
☐ Homeowners/Renters/Income Property
☐ Personal Umbrella
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Board Chair

► LARRY DEGROAT, DDS
Chair, MDA Insurance & MDA Services

“MDA put a complete package together for me, with all the coverages coordinated under one carrier. They educated me about the coverages that were in my best interest, and in the interests of my office and staff. I am super happy I did it. My costs are comparable but my coverage is better, and I believe that MDA Insurance deals with companies that will stand beside members when we need them.”

— Anthony Malis, DDS
Waterford
Solutions: Enhancing Practice Operations

MDA Services offers a variety of endorsed financial services and business management programs designed to make your office run smoothly and efficiently — at a lower cost to you.

Call MDA Services at 800-860-2272 to learn more about the following programs, or visit www.mdaprograms.com.

**BUSINESS MANAGEMENT PROGRAMS**

- Examination Gloves and Masks
  - MDA Services

- Merchant Credit Card Processing
  - Comerica Merchant Services

- Precious Metal Scrap Recovery
  - D-MMEX EasyRefine

- Office Supplies
  - Staples Business Advantage

- Account Collection Services
  - Transworld Systems Inc.

- Website Development and Online Marketing
  - Officite

- Automated Patient Communication Solutions and Online Reputation Management
  - Demandforce

**FINANCIAL SERVICES**

- Practice and Equipment Financing
  - Bank of America Practice Solutions

- MDA VISA or MasterCard
  - Bank of America

- Patient Financing
  - CareCredit

- Investment Advising and Financial Planning
  - Mercer Advisors

- Revolving Loans and Line of Credit
  - Bank of America

- Section 125 Cafeteria Plans
  - BASIC

- Payroll Processing Services
  - BASIC Payroll Plus

- Discount Magazine Subscriptions
  - Subscription Services

- Amalgam Separators
  - DRNA
  - Solmetex

- Dental Waste Management Services
  - DRNA

- **MEMBERSHIP BRINGS SOLUTIONS**

800-860-2272 • www.mdaprograms.com
Contact These Vendors and Start Saving Today!

Our endorsed programs add value to your MDA membership by helping reduce your costs of doing business. Participating in just a few of these programs could help you recoup your membership dues, and provides a stream of non-dues revenue to MDA. Maximize your membership’s value by using these endorsed programs!

Quality Programs. Group Savings. Lower Dues.

The MDA receives royalties when members use the products or services of these vendors.
MEMBERSHIP BRINGS SOLUTIONS

Solutions:

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Board Chair

LARRY DEGROAT, DDS
Chair, MDA Insurance & MDA Services

“Throughout my career, the Michigan Dental Association has helped me succeed in more ways than I can count. It’s been a great ride! As I look toward the future, I’m happy to know I have a professional support network in place to help me with a future transition.”

— Dale Nester, DDS
Ithaca
MDA Membership Puts Money In Your Pocket

Here’s What You Get That Non-Members Don’t!

- Your Name in the MDA’s Find-a-Dentist directory at www.smilemichigan.com
  Find-a-Dentist delivers an average of 12 patients per member throughout the year
- MDA, ADA and Dental Specialty Member Logos
  Two out of every three of Michiganders prefer to see an MDA member dentist for treatment
- The MDA’s Dental Benefits Patient Communication Kit
  Helps your patients understand the importance of dental care — with or without dental insurance
- Resources to Help You Navigate the Third Party Payer System
  Assistance resolving problems involving health care plans, coding and billing
- MDA Fee and Staff Compensation Surveys
  Understand fees in your market and keep your costs in line
- ADA Contract Analysis Service
  Free analysis of all dental plan participation agreements
- Website Development Services
  A great way to unleash the marketing power of the Web
- MDA Services Gloves
  Helps reduce your supply expense
- ADA Online Dental Practice Hub
  Tools to keep your office strong during economic downturns

Michigan Dental Association

1-800-589-2632
www.smilemichigan.com

Strong Returns on Your Professional Investment
Michigan Mission of Mercy
The 2014 Michigan Mission of Mercy will take place May 30-31 on the campus of Ferris State University in Big Rapids. More than 1,000 patients are expected to be treated, and just as many dental volunteers will be needed to help staff this massive dental access undertaking.

Access to Care
The MDA Foundation helps fund access-to-care programs and oral health initiative programs so that citizens of the state of Michigan have the opportunity to achieve optimal oral health. Past MDA Foundation grants include support of Give Kids a Smile Day, community dental clinics that provide free or low cost dental services, and oral health kits in Old Newsboys Goodfellows holiday packages.

Supporting our Students
The MDA Foundation provides financial support through scholarships to Michigan students pursuing careers in dentistry, dental hygiene, and dental assisting. As the cost of dental education continues to rise, these scholarships help defray expenses for students who qualify based on academic record, community service, leadership, and financial need.

Planned Giving Program
The MDA Foundation is working to incorporate various planned giving methods and strategies into its development programs. Planned Giving vehicles combined the opportunity to support the Foundation with personal benefits designed to meet the donor’s objectives. By creating a legacy through the Michigan Dental Association Foundation you’ll contribute to the dental health of future generations.

Tributes and Memorials
Would you like to find a special way to honor the passing of a friend or loved one, or to celebrate a colleague’s achievement, or to mark a special occasion? The MDA Foundation offers a special giving opportunity for donors who wish to honor a friend or colleague with a contribution in their name.

Michigan Dental Association Foundation Contacts

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▶ MICHAEL JENNINGS, DDS
President, MDA Foundation

The Michigan Dental Association Foundation is growing quickly as the philanthropic arm of organized dentistry in our state. In just a few years of existence the Foundation has become an integral part of Michigan dentistry.
Supportive Network

The MDA connects you to more than 5,500 other dentists throughout Michigan — giving you a supportive network for the life of your membership. Visit the MDA’s online member directory at www.smilemichigan.com/pro.
Solutions:

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