OUR MISSION:
HELPING MEMBERS SUCCEED

Dear Colleague,

We appreciate your membership in the Florida Dental Association! If you are not already an FDA member, we invite you to join us! As an FDA member, you have access to the “Power of Three”: the ADA, FDA, and your local component. Working together, these organizations give you maximum value for your dues dollar. They offer the programs and services you need to be a success, often at a discounted rate. Check them out on the following pages and take advantage of those that meet your needs.

Another important benefit of membership is having FDA leaders and staff who constantly monitor legislative and regulatory changes that could significantly affect dentistry as we know it, such as:

- Dental Therapy
- Licensure Issues
- Dental Benefits in Medicare
- Third Party Payer Issues
- Expansion of Scope of Practice

The FDA has more than 8,000 members dedicated to advancing oral health. Our Florida Mission of Mercy has provided care at no charge to over 7,000 Floridians. With your commitment to create a thriving profession that provides excellent care for all Floridians, we will meet the challenges of a changing health care environment. Through your membership, we will keep our profession strong, cohesive and relevant. Together, we can lead our profession effectively and speak with One Voice United.

Thank you for being an FDA member!

Sincerely,

Jolene O. Paramore, DMD
President

Rudy Liddell, DMD
President-elect

FLORIDA’S ADVOCATE FOR ORAL HEALTH
THE MISSION of the ADA, the FDA and its district dental associations is to “help all members succeed” by delivering programs, services and advocacy to maximize value and service at every level.

When you join organized dentistry, you become a member of three remarkable organizations — the American Dental Association (ADA), the Florida Dental Association (FDA), and your district dental association. The American Dental Association represents dentists throughout the country.

Founded in 1884 by 12 dentists, the Florida Dental Association is a professional membership organization with more than 8,000 members. Florida is its own district — the 17th Trustee District — in the ADA governing structure. The FDA also has its own representatives on the ADA Board of Trustees, councils and committees.

Florida has six district dental associations that represent the interests and activities of dentists in those areas. Each district association elects its own officers and conducts local meetings. These associations are comprised of affiliate (local) societies that have separate membership policies and programs, but typically work in conjunction with their district dental associations.

(See page 23 for more information on your district.)
THOUSANDS OF MEMBERS, PLUS YOUR VOICE equals major political clout in the halls of Tallahassee’s Capitol and in Washington, D.C. Because the Florida Dental Association (FDA) represents the majority of Florida’s dentists, our voice is taken seriously, making us Florida’s oral health authority.

FDAPAC AND ADPAC
Dentistry’s state and federal political action committees ensure the association has a place at the table when lawmakers are debating legislation that affects dentistry. The FDA Political Action Committee (FDAPAC) Board of Directors works hard to identify and support dental-friendly candidates. The American Dental Political Action Committee (ADPAC) works to help elect pro-dental national candidates.

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.

CAPITAL REPORT & LEGISLATIVE VIDEO UPDATES
Capital Report, an email newsletter, is dedicated to legislative activities, bill progress and legislators’ positions on FDA initiatives. Video updates and Capital Report arrive weekly during the legislative session — all to help keep you well informed.

GOVERNMENTAL ACTION COMMITTEE (GAC)
Meeting weekly during Florida’s legislative session, a committee of your peers is dedicated to developing strategies to address legislative issues that impact you, your patients and your practice.

LEGISLATIVE CONTACT DENTISTS (LCD)
FDA members volunteer to be a contact dentist to educate legislators on FDA priorities and help them understand the impact legislation could have on the dental profession. These close relationships are vital to the success of the FDA’s legislative agenda.
Who Speaks for You? We Do!

ADDRESSING YOUR CONCERNS WITH THIRD-PARTY PAYERS

The FDA has created a new position to focus resources on third-party payers in Florida, and their impact on members. Working closely with the various insurance plans, Medicaid managed-care plans, the Agency for Health Care Administration (AHCA), Department of Health, Board of Dentistry and other state and federal agencies, the FDA Director of Third-party Payer and Professional Affairs addresses issues relating to third-party payers.

LOOKING FOR HELP?
Call the FDA! We can address your concerns in the complex arena of managed care. We also can gather data on problems and create momentum for finding solutions.

MAKE THE CALL!
Call with issues and concerns about:
- Insurance and Medicaid managed-care plan reimbursement
- Contracting with commercial insurance and Medicaid managed-care plans
- Filing complaints with the Office of Insurance Regulation and/or the Agency for Health Care Administration
- General third-party payer questions
- Regulatory issues with the Board of Dentistry

REAL PROBLEM SOLVING — AN EXAMPLE
For example, a Medicaid managed-care plan sent letters to members that restricted patient care (e.g., limiting dental sealant use and children’s X-rays; placing an age limit on permanent crowns; and, denying coverage for immediate dentures). After careful evaluation, FDA staff determined that the plan was unlawfully restricting care and contacted AHCA. The agency then told the plan it could not restrict care to Medicaid recipients.

For additional information, contact Casey Stoutamire, Director of Third Party Payer & Professional Affairs
800.877.9922 • 850.681.3629
cstoutamire@floridadental.org
EDUCATING THE PUBLIC

The FDA takes a proactive approach to public relations with an integrated communications campaign. The program raises awareness of the important benefits of choosing FDA dentists and maintaining consistent dental visits.

SPECIAL EVENTS
The FDA Foundation’s *Florida Mission of Mercy, Give Kids a Smile* and other special events provide a unique opportunity for the FDA to educate the public and influence their oral health habits.

PRESS RELEASES
The FDA regularly distributes press releases about member accomplishments and issues related to oral health.

MEDIA OUTREACH
Building relationships with the media is critical to the way dentistry is portrayed to the public, and the FDA works diligently to educate reporters about the profession.

HELP DEALING WITH MEDIA INQUIRIES
Is the media calling you for a quote or for information? Contact the FDA so our PR firm can help prep you for the call. We are your resource for policy information and media dos and don’ts.

DIGITAL MEDIA
The FDA uses social media to educate the public, media, lawmakers and health-related organizations on the importance of oral health and its correlation with overall health. The FDA’s digital advertising, Facebook and Twitter posts encourage patients to practice good dental care and to choose an FDA dentist.

ALLIANCE OF THE FDA (AFDA)
The FDA’s organization for members’ spouses or partners — AFDA members are advocates for the profession of dentistry, oral health and the dental family. Committed to supporting the FDA, they participate in *Dentists’ Day on the Hill* and in the FDA Foundation’s *Florida Mission of Mercy*. Visit, allianceofthefda.com or email info@allianceofthefda.com.
A PICTURE IS WORTH A LOT OF CLICKS!

LAND AT THE TOP OF AN ONLINE SEARCH FOR DENTISTS in your area by completing your ADA Find-a-Dentist profile. This free member benefit only lists ADA dentists. Patients can search by address or ZIP code and query distance, specialty or your name.

THREE-YEAR CAMPAIGN: The ADA is in year two of a campaign to help members be busier by reminding adults about the importance of seeing an ADA dentist regularly. The digital campaign predominantly features paid search on Google to drive potential patients to the members-only Find-a-Dentist tool.

Visit ADA.org/MyADA and log on to highlight your practice by uploading your picture and completing your practice information. If you’re unsure of your user ID or password, call the ADA Member Service Center at 800.621.8099. A picture is worth a lot of clicks!

Updating your Find-a-Dentist profile takes less than five minutes. Profiles with photos get 11 times more clicks that those without. Don’t miss out on the campaign to help ADA members succeed.

■ **STEP 1: UPDATE YOUR PHOTO.**
Upload your profile photo. Data shows that profiles with pictures receive more clicks than profiles without photos.

■ **STEP 2: INPUT YOUR CONTACT INFORMATION.**
Add your address, phone number, as well as office hours, so patients can make plans to book an appointment. You can add multiple business addresses.

■ **STEP 3: ENTER YOUR PRACTICE INFORMATION.**
Enter your practice description, website, email, specialty and language(s) spoken. Be sure to include which payment options and benefits you accept to help prospective patients who will need this specific information.
MEMBERS CAN FIND many ways to make connections and keep informed about benefits and dental issues.

DISTRICT DENTAL ASSOCIATION MEETINGS
The six district dental associations that comprise the FDA host meetings throughout the year. Some events are designed for the whole dental team, and others are for members only. Contact your district dental association office to find out when your next meeting takes place. See page 23.

TODAY’S FDA
This bimonthly, award-winning publication keeps dentists informed about what’s happening in the profession, the latest clinical practices and the trends that influence the way you’re practicing dentistry.

NEWS BITES
Once a month, the FDA provides members with an e-newsletter with the latest news and information, plus opportunities for savings, benefits, services and programs. Special bulletins also arrive with important timely news. In addition, a special printed edition of News Bites is mailed to members twice a year.

FDA BLOG: BEYOND THE BITE
The FDA’s official blog, Beyond the Bite, provides more in-depth resources, tips and best practices to help support members’ professional growth and success. FDA leaders, members and staff, and others in the dental industry, share their insights, expertise and personal stories.

SOCIAL MEDIA
Real-time communication allows members to connect with each other and to the FDA on social media. Keep up with dental issues, state dental events, volunteer opportunities and fun dental facts.

FDA MEMBER RELATIONS: 800.877.9922
For personalized service, the FDA staff are always just a phone call, online chat or email away. The FDA Membership Concierge, Christine Trotto, can help you take advantage of the many benefits designed to help you succeed. Contact Christine at 850.350.7136 or ctrotto@floridadental.org.
LEARN “THE POWER OF THE COMPLETE TEAM” AT FDC2019!
With three days of courses, more than 300 exhibitors, plus social events and meetings, there’s something for everyone at the Florida Dental Convention, June 27-29, in Orlando!

FDA MEMBERS RECEIVE FREE pre-registration and access to up to 18 hours of FREE CE. Find course and registration information at floridadentalconvention.com.

DAWSON SEMINAR 1 AT A SIGNIFICANT DISCOUNT!
Dawson Seminar 1: Functional Occlusion From TMJ to Smile Design — as the foundational seminar in the “Concept of Complete Dentistry® Series,” you will learn the timeless message that good, aesthetic and complete dentistry must begin with a thorough understanding of dental occlusion and the functions of the masticatory system. Bring your team for a “complete” experience at FDC2019!

HAVE FUN!
Come for the CE, stay for the FUN! At FDC2019, fun is on the schedule every night. Take the opportunity to meet your colleagues in a casual atmosphere whether it be alumni receptions, specialty meetings or family-friendly social events. The parties on Thursday and Friday night are legendary for a unique mix of fun and music.

EXHIBIT HALL
Discover and test drive the latest products, services and dental technologies from more than 300 industry-leading exhibitors at FDC2019. Access to the Exhibit Hall is included in FDA members’ FREE pre-registration.

BUILD YOUR TEAM MORALE
FDC2019 offers more than 100 courses and continuing education for your entire team. Experts in their field offer everything from advanced courses for dentists, hygienists, lab technicians and chairside assistants to communication and administrative courses for business staff. Bring your whole team and learn skills that can be implemented in your office on Monday!
YOUR FIRST CHOICE FOR CONTINUING EDUCATION

LICENSE EXPIRATION REMINDERS
Your license is your key to earning income, and the FDA reminds dentists who haven’t renewed their biennial licenses through postal and email messages, in addition to announcements in all publications.

MANDATORY OPIOID COURSE: DEADLINE 1/31/2019
The FDA has partnered with the Florida Medical Association to offer the two-hour, state-mandated controlled substance course for DEA registrants. Find this course at https://courses.cebroker.com.

FREE ONLINE CONTINUING EDUCATION
The FDA is proud to recognize its partnership with the Colgate Oral Health Network as its premier source for online continuing education. FDA members receive free continuing education, including more than 250 CE credits, 110 live and on-demand webinars and 50 articles. Go to: floridadental.colgateoralhealthnetwork.com.

The FDA also offers online CE credit for Legal CE and the popular Today’s FDA column, “Diagnostic Discussion.” Go to floridadental.org/convention-ce/continuing-education/online-ce to take advantage of this free member benefit.

CE BROKER
Now that reporting your CE credits for licensure renewal is mandatory, the FDA is making it easier for members! Any CE earned from the FDA, “Diagnostic Discussion” and Legal CE online or at the Florida Dental Convention, is automatically reported to CE Broker. Also, CE Broker is an FDAS Crown Savings merchant. The basic CE Broker account is free, but FDA members may upgrade at reduced rates using a special code. Contact the FDA at 800.877.9922 or fda@floridadental.org to receive the discount code.

For information about CE or licensure, contact the FDA at 800.877.9922 or fda@floridadental.org
Log on to the FDA website to view members-only content such as events, marketing tools, legal resources and publications. You can apply for membership, register for FDC and pay your membership dues online. Also, link to products and services available through FDA Services and volunteer for the FDA Foundation’s Florida Mission of Mercy.

The ADA website offers a myriad of information to support your dental career — practice management tools, scientific research and the ADA product catalog. Member dentists also can explore career opportunities as well as debt management.
FLORIDA’S ACTION FOR DENTAL HEALTH

In February 2015, the Florida Dental Association (FDA) launched *Florida’s Action for Dental Health (FADH)* to help improve access to oral health for all Floridians. This comprehensive initiative is focused on three primary objectives:

- Promote attainable dental care for the uninsured and underserved.
- Collaborate to maximize use and capacity of the current dental workforce to optimally serve Floridians with preventive and therapeutic dental care.
- Expand opportunities for public health dentistry to serve Floridians.

The FDA is collaborating with many stakeholders and working daily to address and solve our state’s oral health access problems. As we seek to promote attainable dental care for the underserved, a key strategy is to support and expand volunteer safety-net programs. Another key strategy of FADH is to establish ADA-designed Community Dental Health Coordinator (CDHC) education programs at dental, dental assisting and dental hygiene schools. During the summer of 2016, 10 students graduated from the CDHC program offered in South Florida. This program integrated the curriculum with collaborations from the FDA and the ADA.

FLUORIDATION

The FDA is a leading advocate for fluoridation, a vital resource for information on its measured use and effectiveness, and a reliable expert on matters of patient safety and oral health for the people of Florida. Scientific studies show that fluoridation at optimal health levels is a safe, effective and low-cost way communities can create a barrier to disease, especially the development of dental decay and infection.

As Florida’s advocate for oral health, the FDA helps educate community leaders on the benefits of fluoridation and provides expert testimony before commission meetings, when needed. The FDA works with state agencies and the ADA to promote fluoridation. To increase education efforts and promote fluoridation, the FDA created a fluoridation-specific website, floridafluoridation.org
TOOLS THAT HELP YOU SUCCEED!

COMPLIANCE WITH HIPAA AND FLORIDA PRIVACY LAW*
Being fully HIPAA-compliant does not guarantee compliance with Florida law. If Florida law conflicts with HIPAA (1996 Health Insurance Portability and Accountability Act), federal privacy standards must be used. However, Florida law remains in effect if it is more stringent than the HIPAA standards. Members can find a comprehensive collection of FREE forms that comply with federal and Florida law as editable Microsoft Word documents on the FDA website.

FDA LEGAL FAQS*
The FDA website houses the answers prepared by the FDA’s experienced legal counsel to our members’ most commonly asked legal questions, including: patient records, patient abandonment, advertising and more.

MANAGED-CARE HANDBOOK*
You Want Me to Sign What?: A Florida Dentist’s Handbook on Managed-care Contracts is a comprehensive reference including information on reimbursement, risk, negotiating, and rights and duties of both parties.

REQUIRED EMPLOYMENT POSTERS*
There are many federal and state laws that require dental offices, like other employers, to conspicuously post up to a dozen notices in locations accessible to employees. You can find a comprehensive list of links to government websites for downloadable free posters at floridadental.org/posters. Save hours of searching with this handy list!

MARKETING TOOLKIT FOR MEMBERS*
This toolkit provides tips to help you elevate your practice’s communications. To identify yourself as an FDA member, on your website or printed material, a digital “Member of the FDA” file is available on the FDA website, along with the toolkit.
ADA EVIDENCE-BASED DENTISTRY
The ADA Center for Evidence-based Dentistry provides systematically assessed evidence as tools and resources to support your clinical decisions. Visit ebd.ada.org.

FIND A COLLEAGUE ONLINE*
You can find any ADA member in the U.S. using the ADA’s Find-a-Dentist page located at: ada.org/en/Home-MouthHealthy/find-a-dentist.

ADA CONTRACT ANALYSIS SERVICE
The ADA’s Contract Analysis Service analyzes third-party contracts, including contracts from managed-care companies. It explains the contract’s provisions in clear language so you can make informed decisions about the implications of participation. This service is available at no cost to FDA members only. Simply call the FDA for this free service.

ADA ETHICS HOTLINE: 800.621.8099
This member service is designed to help new dentists and other members manage ethical challenges that may arise in day-to-day practice. The ADA Ethics Hotline is not a legal resource but rather a service for helping to resolve ethical dilemmas, much like an ethics consult service. Members can discuss their issue during a confidential call with experienced practitioners.

ADA CENTER FOR PROFESSIONAL SUCCESS
This interactive web resource offers members relevant and effective solutions you can use every day: managing your career, expanding your knowledge and balancing your life. Visit success.ada.org/en/.

* AVAILABLE AT FLORIDADENTAL.ORG
FDA FOUNDATION

The Florida Dental Association Foundation is the philanthropic arm of the FDA, promoting dental health for all Floridians. As Florida’s premier charitable organization for dentistry, the FDA Foundation is dedicated to working with our members to improve the oral health of all Floridians.

FLORIDA MISSION OF MERCY (FLA-MOM)

The Florida Mission of Mercy is a large-scale, two-day, professional dental clinic that provides care to any patient at no cost, with the goal of serving the underserved and uninsured in Florida — those who would otherwise go without care. Since its inception in 2014, the program has provided $7.27 million in donated care to 8,133 patients. The next FLA-MOM event will be held March 22-23, 2019 at Edgewater High School in Orlando. Please visit flamom.org to learn more or call the Foundation at 850.681.3629 to volunteer.

PROJECT: DENTISTS CARE (PDC)

Project: Dentists Care consists of numerous organizations in Florida that provide a safety net of preventive and restorative dental care to those in greatest need. The FDA Foundation maintains a comprehensive list of dental access programs across the state. Over the last five years, PDC clinics have provided treatment to more than 24,250 patients, resulting in $8.5 million in donated dental care. Please visit fdacares.com to find your nearest PDC program.

DONATED DENTAL SERVICES (DDS)

The FDA Foundation partners with and provides funding to Dental Lifeline Network – Florida to support the Donated Dental Services (DDS) program. DDS provides access to free, comprehensive dental treatment to Florida’s most vulnerable people with disabilities or who are elderly or medically fragile. The program operates through a volunteer network of more than 420 dentists and 200 dental labs across the state of Florida. Since 1997, DDS has provided more than $8 million in comprehensive treatment for 1,802 Floridians. Please contact DDS Florida Program Coordinator Megan Manor at mmanor@dentallifeline.org to volunteer.
There is a critical need in our state to improve oral health. Every day thousands of Floridians are experiencing severe dental pain and infection that is affecting their health, their self-esteem and their quality of life — from their ability to find employment to their ability to speak or chew properly.

The FDA Foundation serves as a catalyst for uniting volunteers and organizations to make a difference through better oral health. Programs supported by the FDA Foundation provide millions of dollars of life-changing dental care to those who are most in need.

As Florida’s advocates for oral health, the FDA and the FDA Foundation work collaboratively to champion policies that make oral health achievable for all Floridians. Our efforts provide tangible faces, stories and numbers to illustrate the significant need for better oral health programs and policies.

To continue to build on these efforts and make an impact, the FDA Foundation needs the support of our members. The Emerald Club recognizes members who support the FDA Foundation and its efforts through sustaining membership and annual charitable contributions.

When you join the FDA Foundation’s Emerald Club, you are distinguishing yourself as a champion and steward for oral health. You are making a difference in the lives of thousands of Floridians in communities across the state, from restoring smiles and building self-esteem to enhancing health and increasing quality of life. You are creating a legacy for better oral health in Florida.

For more information about the Emerald Club, visit emeraldclub.floridadental.org.
THE NEW FDA CAREER CENTER offers a job board for dentists and employers of dental professionals and a mentorship program for dental students. Visit careers.floridadental.org.

The Florida Dental Association (FDA) created the Career Center to give dentists and dental employers a better way to find each other and make that perfect fit. When it comes to making career connections in the dental profession, the mass market approach of the mega job boards may not be the best way to find what you need. Member discounts are available.

**JOB SEEKER BENEFITS INCLUDE:** free and confidential résumé postings; automatic email notifications when new positions match your criteria; and, access to a diverse suite of career resources.

**EMPLOYER BENEFITS INCLUDE:** easy online job listing management; a résumé search included with job posting; and, automatic email notifications when job seekers match your criteria.

**MENTORSHIP PROGRAM:** The FDA Mentorship Program was developed by the FDA Council on the New Dentist as a resource to help dental students gain a practical, professional perspective of dentistry from established member dentists.

The mentors are FDA member dentists who volunteer their time and experience to provide professional guidance to dental students. A select number of dental students from the three Florida dental schools — LECOM, Nova and UFCD — will be able to participate as protégés.

To volunteer, complete and submit a profile by visiting careers.floridadental.org/ementor. For additional information or if at any time a change in the mentor/protégé relationship is needed, please contact Kerry Gómez-Ríos at membership@floridadental.org.
HOW PEER REVIEW WORKS

YOU OFTEN CAN AVOID COSTLY LEGAL FEES and malpractice suits by using this free service available only to members. Here is an example of the process:

1. A patient calls the district or affiliate office with a complaint about a dental care outcome. Many times the staff can resolve the issue over the phone. Only cases involving problems with actual treatment and procedures are eligible for mediation. If the Peer Review Chair is called in, he/she generally reviews the patient’s complaint and the dentist’s records; and then, attempts to resolve the issue.

2. If the complaint is not resolved, the next step is arbitration. This involves bringing in the patient. A team of three dentists interviews the patient and evaluates the treatment. After the patient leaves, the dentist under review comes in and explains his/her side of the dispute and treatment.

3. The Peer Review team then recommends a solution, which could involve not only returning the money, but also what it would cost to correct the issue. The committee also could agree with the dentist. A recommendation is made that neither the dentist nor the patient has to abide by.

Peer Review doesn’t always have to be started by a disgruntled patient. A frustrated dentist who feels that everything has been done to satisfy the patient, with no success, also can recommend Peer Review.

This is a service provided by colleagues to other members to help mediate problems, and most of the time avoid costly and emotionally draining litigation or Board of Dentistry complaints. When the evaluators review a case, it is in strict confidence. They treat the situation as if they were the ones who had the complaint against them. Peer Review is only possible when members work together to support each other, with the patient’s best interest as the focus.

— excerpted from an article by Luis E. Martinez, DMD, PA in Today’s FDA
WHY FDA SERVICES?

KEEPING MEMBER DUES LOW
By choosing FDAS for your practice needs, you also support the FDA! Revenue generated from insurance sales goes directly toward helping fund FDA programs and lobbying efforts that are important to members, and keeps member dues at their lowest possible level.

The 2017-2018 FDA Services contribution to dues reduction was more than $1.53 million.

RUN BY AND FOR DENTISTS
FDA Services is overseen by a board of directors made up of Florida dentists who guide our mission to support FDA members throughout their dental careers.

800.877.7597  insurance@floridadental.org
Fax: 850.681.7737  fdaservices.com
FEATURED INSURANCE PRODUCTS

THE DOCTORS COMPANY: PROFESSIONAL LIABILITY INSURANCE

THE TRIBUTE® PLAN is an unrivaled financial benefit that rewards you for your loyalty to The Doctors Company and for your dedication to superior patient care. It is based on the fundamental principle that by working together to promote patient safety and keep claims low, we all win. As of Feb. 2018, The Doctors Company has earmarked $7,675,210 in Tribute Plan dollars for Florida dentists! This number will continue to grow from year to year. The company has paid more than $50 million to retiring doctors to date. Rewards of this magnitude are not offered by any other medical malpractice insurer.

CYBERGUARD: CYBER LIABILITY COVERAGE

Privacy and data security exposure is the fastest growing threat to your dental practice. The Doctors Company includes $50,000 in CyberGuard coverage on all malpractice policies because it’s a real risk. CyberGuard protects you against claims arising from the theft, loss, or accidental transmission of electronic patient information, as well as regulatory fines and penalties, and the cost of data recovery. Dentists can also upgrade to $1 million in coverage, starting at $50 per month with, CyberGuard Plus from The Doctors Company.

SAVE ON WORKERS’ COMP FOR YOUR PRACTICE:

THE ZENITH 25% WORKERS’ COMPENSATION DIVIDEND

Practices with an annual workers’ compensation premium of $500 or more are eligible for a 25 percent dividend. These savings are available for dental offices that meet the following requirements:

1. Annual Workers’ Compensation Premium of $500 or more (down from $1,000)!
2. Claims-free the past three years (current year plus two prior years)

The carrier will apply a 25 percent dividend of your earned annual premium to all new and existing policies that meet the program guidelines starting July 1, 2018.
**PRACTICE GROWTH**

1. Start or Purchase a Practice
2. Grow Customer Base

**ENTER MARKET**

1. Practice Sales and Acquisition
2. Patient Care Financing
3. Electronic Dental Claims
4. Patient Communication
5. Malpractice Insurance
6. Tribute Plan Benefits
7. Dental Supplies
8. Debt Collection

**GROW**

1. Practice Software
2. Retirement Ready Mortgage
3. Insurance Credentialing
4. Office Apparel
5. Car Purchase Incentives
6. Website Development
7. Payment Processing
8. Payroll Processing

**PRODUCT OFFERINGS:**

- Practice Sales and Acquisition
- Patient Care Financing
- Electronic Dental Claims
- Patient Communication
- Malpractice Insurance
- Tribute Plan Benefits
- Dental Supplies
- Debt Collection
- Practice Software
- Retirement Ready Mortgage
- Insurance Credentialing
- Office Apparel
- Car Purchase Incentives
- Website Development
- Payment Processing
- Payroll Processing
MEMBERSHIP WORKING FOR YOU

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QUESTIONS? CONTACT US TO LEARN MORE.
800.877.7597 | www.fdaservices.com
CrownSavings@FDAServices.com
FDA SERVICES HAS FIVE REGIONAL SALES DIRECTORS dedicated to serving member dentists. With more than 40 years of combined experience at FDAS, each director is able to customize a risk insurance portfolio for each member dentist. Contact your local risk expert today to get a complete evaluation of your portfolio.

**RICK D’ANGELO**  
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**DENNIS HEAD**  
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**JOSEPH PERRETTI**  
**SOUTH FLORIDA**  
Phone: 305.665.0455  
joe.perretti@fdaservices.com

**Why Choose FDA Services?**

*FDA Services offered me malpractice insurance, which was less expensive than my previous plan for the same coverage AND it provides for a rebate after retirement. They have provided me with flood insurance, property insurance and worker’s comp. They remind me in a timely manner, price compare for me and I trust they are taking care of my interests. I always check if they can take care of an insurance need before I look elsewhere.*  
— Dr. Elizabeth Gesenhues, St. Augustine

*For years, I was overpaying on my malpractice insurance! What a fool! The Doctor’s Company and FDA Services reduced my premium, making it a no-brainer to be part of the ADA and FDA. I also buy supplies thru the FDASupplies.com at a lower cost than other suppliers.*  
— Dr. Athas Kometas, Port Orange
CLOSE TO HOME!
YOUR DISTRICT DENTAL ASSOCIATIONS

LOOKING FOR COLLEAGUES and maybe some of the best friends you’ll ever make? District dental associations offer you the chance to share meals, opinions, advice, support, politics, continuing education and family events at local venues with your professional colleagues.

ATLANTIC COAST DISTRICT DENTAL ASSOCIATION (ACDDA)
Dr. Ryan Askeland, President
Kathy Corrado, Executive Director • k.corrado@acdda.org
10380 S.W. Village Center, #408 • Port St. Lucie, FL 34987
Voice: 561.968.7714 • Fax: 772.621.8167 • Website: acdda.org • Email: k.corrado@acdda.org

COUNTIES
Broward, Indian River, Martin, Okeechobee, Palm Beach, St. Lucie

ACDDA AFFILIATE DENTAL ASSOCIATIONS
Broward County Dental Association
Central Palm Beach County Dental Association
South Palm Beach County Dental Association
Treasure Coast Dental Society

CENTRAL FLORIDA DISTRICT DENTAL ASSOCIATION (CFDDA)
Dr. Daniel Crofton, President
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COUNTIES
Alachua, Brevard, Flagler, Gilchrist, Lake, Levy, Marion, Orange, Osceola, Seminole, Sumter, Volusia

CFDDA AFFILIATE DENTAL ASSOCIATIONS
Alachua County Dental Association
Brevard County Dental Society
Dental Society of Greater Orlando
Lake County Dental Association
Marion County Dental Association
Volusia-Flagler County Dental Association
NORTHEAST DISTRICT
DENTAL ASSOCIATION (NEDDA)

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Debbie DeVille, Executive Director • ddeville@nedda.org

3733 University Blvd. W., Ste. #212 • Jacksonville, FL 32217
Voice: 904.737.7545 • Fax: .904.737.9934 • Website: nedda.org

COUNTIES

NEDDA AFFILIATE DENTAL ASSOCIATIONS
Clay County Dental Society
Jacksonville Dental Society

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Angel Estep, Executive Director • nwdda@nwdda.org

2910 Kerry Forest Parkway, D4-309 • Tallahassee, FL 32309
Voice: 850.391.9310 • Fax: 850.391.9311 • Website: nwdda.org

COUNTIES
Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton, Washington

NWDDA AFFILIATE DENTAL ASSOCIATIONS
Bay Dental Society
Escambia/Santa Rosa County Dental Association
Leon County Dental Association
Okaloosa/Walton Dental Association

SOUTH FLORIDA DISTRICT DENTAL ASSOCIATION (SFDDA)

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Voice: 305.667.3647 • Fax: 305.665.7059 • Web site: sfdda.org

COUNTIES
Miami-Dade, South Broward, Monroe

SFDDA AFFILIATE DENTAL ASSOCIATIONS
Miami Dade Dental Society
North Dade-Miami Beach Dental Society
South Broward Dental Society
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DENTAL ASSOCIATION (WCDDA)

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Voice: 813.654.2500 • Fax: 813.654.2505 • Web site: wcdental.org

COUNTIES
Charlotte, Citrus, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota

WCDDA AFFILIATE DENTAL ASSOCIATIONS
Charlotte County Dental Association
Collier County Dental Association
Greater Highlands County Dental Association
Hernando County Dental Association
Hillsborough County Dental Association
Lee County Dental Society

Manatee Dental Society
Pinellas County Dental Association
Polk County Dental Association
Sarasota County Dental Association
Upper Pinellas County Dental Association
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