

Here for Every Stage of Your Career

## MEMBER BENEFITS GUIDE

New York State
Dental Association

2025 2026

## New York State Dental Association

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#### **DEAR COLLEAGUE:**

Membership connects you to your dental community—across the country, throughout New York State and with your local dental societies. With over 163,000 members nationally, over 11,000 members in New York State and 13 local dental societies, organized dentistry provides its members with many benefits and countless ways to get involved.

Member-exclusive resources include:

- Trusted Source of Information: NYSDA is your trusted source of information for monthly news, practice resources, breaking news, and more. nysdental.org
- Advocacy: NYSDA works hard
  to represent you in the halls of
  government, and this year we will
  continue to keep you up-to-date
  on our advocacy efforts. We will
  work to influence public policies
  affecting the practice of dentistry
  in NY and the oral health of the
  American public.

nysdental.org/advocacy

- CE Navigator: Helping you track CE credits, manage coursework, and maintain compliance with New York State requirements—all in one place. <a href="mailto:ny/ce-navigator">nysdental.org/ce-navigator</a>
- Connect and Network: Follow us across social media and check out the NYSDA Events Calendar to connect with your dental community. nysdental.org/calendar
- Membership Concierge: Your one-on-one experience awaits. The NYSDA Membership Concierge is available to answer your questions and assist with all of your membership needs. <a href="mailto:nysdental.org/concierge">nysdental.org/concierge</a>
- Legal Protection Plan: The Legal Protection Plan is designed to
  protect the legal and financial interests of dentists facing public and
  private administrative proceedings. <a href="https://nysdental.org/legal">nysdental.org/legal</a>
- Practice Resources: Start sleeping better with our entire suite of ready-to-use dental insurance solutions at <u>ADA.org/dentalinsurance</u>.

We look to all of our members to become active in volunteer opportunities at every level of the tripartite. We appreciate your support, look forward to continuing to provide a valuable experience, and remain committed to helping members succeed today, tomorrow and into the future.

Sincerely,



Maurice Edwards, DMD President



Amarilis
Jacobo, DDS
President-Elect





The New York State Dental Association (NYSDA) is the voice of the dental profession in New York State. Since its founding in 1868, dental professionals have relied on NYSDA to represent them in the Legislature, advance the profession, and set the highest ethical standards for practice.

NYSDA is the New York State constituent of the American Dental Association. This powerful partnership is enhanced by 13 local component dental societies that make up our state. Members enjoy an array of benefits at all three levels, and there are countless ways to get involved.

Ours is a tradition of caring. NYSDA is dedicated to ensuring the highest level of dental care for every New Yorker. Oral health is critical to overall health, and NYSDA strives to deliver that message every day.

NYSDA members come from every corner of the state. This diverse group of professionals offers members the chance to make connections, develop networks, and get involved in organized dentistry.

#### **DIGITAL MEMBERSHIP CARD**

You can now access your digital tripartite membership anytime, from anywhere, online. Members can download or print membership cards. Follow these four easy steps to access your membership card today!

QUESTIONS? Call 800-621-8099 or email membership@ada.org



### **Tools for Success**



### CE Navigator nysdental.org/ce-navigator

CE Navigator is your comprehensive tool for managing every aspect of your continuing education. Record and track credits, upload certificates, set reminders, and instantly generate NYSED-approved transcripts—making license renewal and compliance simple.



### NYSDA Membership Concierge

nysdental.org/concierge

Our Membership Concierge is here to help NYSDA members anytime with information and guidance. Get the most from your benefits with real support from a real person—just one of many ways membership works for you.

Contact: concierge@nysdental.org, or 800-255-2100 ext. 257



#### NYS Dental Journal

nysdental.org/NYSDJ

The New York State Dental Journal is the flagship publication of the New York State Dental Association, and has appeared in several formats since 1933. A subscription to The NYSDJ is included as a benefit of your membership.



#### **Networking Events**

nysdental.org/calendar

Be sure to check out the NYSDA Events Calendar for upcoming NYSDA events, as well as events hosted by your local dental society.





#### Job Hunting? Looking to Buy or Sell a Practice? nysdental.org/classifieds

Check out the NYSDA Classified Ads section for the latest opportunities in the dental field. Whether you're seeking new employment, purchasing equipment, or selling your practice, NYSDA connects you with valuable resources and listings tailored to dental professionals.



#### **Product and Service Discounts for Members** nysdental.org/endorsed-partners

NYSDA members can take advantage of many product and service discounts offered through the Association. Looking for practice financing? How about discounted dental supplies? Maybe you're in the market for a new Mercedes-Benz or Volvo? We do the research and put dentists in touch with the best vendors offering our members great deals.



#### **ADA Member Benefits**

ada.org/en/member-center/member-benefits

The ADA offers a wide variety of member benefits as well. Be sure to check out the ADA website for more ways to save money and grow your practice!





Protect Your Family and Assets.

Plan Ahead with Long-Term Care Insurance.





Take advantage of discounts only available to NYSDA MEMBERS and their families!

To learn more, contact Brian Johnson at bjohnson@advisorsib.com or 518-688-8154.

Long-Term Care • Life Insurance • Annuities Senior Health Insurance • Disability Insurance • Linked Benefits

Advisors Insurance Brokers • advisorsib.com • 11 Executive Park Dr., Clifton Park, NY 12065



### **Practice Support**

#### nysdental.org/practice-support



#### **Dental Benefit Plans**

nysdental.org/dental-insurance-benefits

Patients present with a variety of dental benefit plans, including managed care, self-funded benefits, Medicaid, Medicare, and No-Fault or Workers' Compensation Insurance. NYSDA can help your practice navigate this complex system.



#### **Managed Care Contract Analysis**

nysdental.org/contract-analysis

NYSDA and the ADA's Contract Analysis Service provide a free legal analysis of managed care contracts.

To receive an analysis of an unsigned contract that you are considering, send a copy of the contract and your contact information to: NYSDA, 20 Corporate Woods Blvd., Suite 602, Albany, NY 12211, Attn: Contract Analysis Service OR via email to <a href="mailto:idonnelly@nysdental.org">idonnelly@nysdental.org</a>



#### **HIPAA Compliance**

nysdental.org/practice-support

HIPAA (Health Insurance Portability and Accountability Act of 1996) mandates data privacy and security provisions for safeguarding medical information.



#### Medicare

nysdental.org/medicare

Medicare is a federal health insurance program for people age 65 or older, people under age 65 with certain disabilities, and people of all ages with end-stage renal disease.





NYSDA is committed to aiding our colleagues in addressing substance abuse, addiction, and related mental health issues. Our Committee on Substance Use Disorder and Well-Being provides a statewide network of dentist-peers who are available to assist members, their families, and the dental office staff in addressing problems with substance abuse and co-occurring mental health disorders. We are only a confidential phone call or email away at 800-255-2100 ext. 250 or jdonnelly@nysdental.org.

### Member Assistance Program (MAP) nysdental.org/MAP

NYSDA is committed to fostering a culture of wellness across the organization. We are proud to partner with AllOne Health to provide NYSDA members and their families with comprehensive counseling services for mental health wellness, financial wellness, and work-life balance.

#### ePrescribing/Prescription Monitoring Program nysdental.org/eprescribing

As of March 2016, New York State requires all prescriptions to be issued electronically for both controlled and non-controlled drugs. When prescribing controlled drugs, doctors must first query the NYS Department of Health's Prescription Monitoring Program (PMP).

## New York State Paid Family Leave Law and New York State Paid Sick Leave Law paidfamilyleave.ny.gov

New York State Paid Family Leave Law went into effect January 1, 2018. New York State Paid Sick Leave Law went into effect January 1, 2021. Both are important laws that have major ramifications for how dentists operate their practices.

### **New Dentist Resources**



#### ADA New Dentist blog newdentistblog.ada.org

Brought to you by the New Dentist Committee of the American Dental Association, the New Dentist blog features resources for new dentists and dental students, as well as news and insight on the dental profession and beyond.



#### NYSDA Dentist Survival Guide Series nysdental.org/survivalguide

The first few years out of dental school are exciting, but also filled with questions and anxieties. You've got a lot on your plate. NYSDA recognizes the challenges new dentists face, and offers a Survival Guide Series of webinars to address the topics on your mind.









NYSDA Members

**SAVE 5%** 

with New York's leading dental professional liability insurance.

NYSDA members eniov a 5% Premium Discount through MLMIC's new premium pricing plan. A plan that offers Dentists and Oral Surgeons affordable pricing, specifically tailored to their particular practice characteristics. Coverage you can trust along with concierge-level service and exclusive New York-focused extras.

#### MLMIC Insureds can take advantage of multiple discounts:

- 5% NYSDA Member Discount
- 10% savings when you complete a NYSDA approved Risk Management program
- 50% savings for dentists who limit their practice of dentistry to 20 hours a week or less
- 3% premium credit for prompt payment of the full annual premium within 30 days of receipt of the invoice
- 5% premium reduction when you waive your consent to settle a claim



You may also visit MLMIC.com/dentists or e-mail dental@mlmic.com.



MLMIC is the only dental professional liability

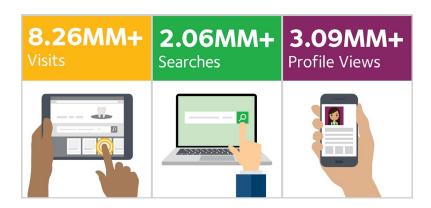


### ADA Find-a-Dentist™

### **Expand your patient roster by completing your ADA member profile**

Patients can now find member-only dentists through the ADA's Find-a-Dentist™. Search by name, zip code and more specific information, like distance and specialty.

The more complete your profile, the higher you will be in the search results among members in your area. Members can add information, such as multiple practice locations, phone numbers, accepted insurance providers, website, spoken languages, and more. Adding a profile picture so patients can see you prior to their visit—or you may opt to simply add your practice logo—will also increase your search visibility.



#### Patients are using ADA Find-a-Dentist™ to find you

Visit <u>ada.org/findadentist</u> for more helpful information and to complete your member profile today. Contact the ADA with any questions via email <u>memberprofile@ada.org</u>, or by phone at 800-621-8099.

### **Stay Connected**

#### **NYSDA News**

nysdental.org/nysdanews

The New York State Dental Association News (NYSDA News) is editorial-focused and deals with both the practical and business sides of dentistry. This includes public and legislative activities of the Association, accomplishments of members and trends and findings in dental education and research.

NYSDA News is produced only in digital form that can be accessed online. New issues are posted in February, May, October and December.

#### **E-Newsletter**

Our monthly e-newsletter, delivered right to your inbox, informs members of the most recent news, hot topics, webinars, member spotlights, and more.

#### New York State Dental Journal (NYSDJ)

nysdental.org/nysdj

The New York State Dental Journal is the flagship publication of the New York State Dental Association. A subscription to The NYSDJ is included as a benefit of your membership. The publication is currently produced six times a year in both print and digital form that can be accessed online.

### **2025-2026 mailing schedule:** January and July.

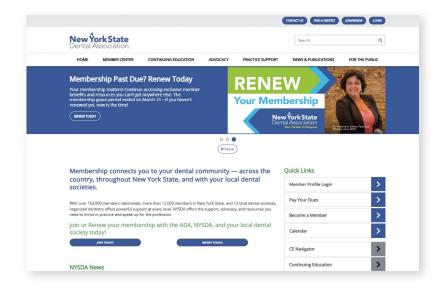
**Digital only:** March, April, September and November.

Each issue features clinical and scientific articles written by researchers and practitioners.

Other features include:

- The Legal Column
- Association News
- Continuing Education
- Reports from each NYSDA component society
- Employment Opportunities
- Practice sales and leases





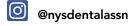
#### **Online**

NYSDA Website: nysdental.org

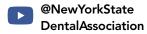
ADA website: ada.org

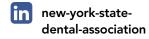
#### **Social Media**











### District Dental Society Meetings

nysdental.org/calendar

Most districts hold a monthly membership meeting, where local members convene for networking, CE, and more.

### NYSDA Membership Concierge

nysdental.org/concierge

Your one-on-one experience awaits. The NYSDA Membership Concierge is available to answer all your questions and assist with any needs. Email **concierge@nysdental.org** to begin the journey.





#### Our practice specialists can help you achieve your goals

Competitive terms and flexible financing options on:

- Practice sales and acquisitions
- Office improvement and expansion
- Business debt consolidation¹
- Commercial real estate<sup>2</sup>, conventional and Small Business Administration (SBA)3 options

To learn more, call 800.428.2847 to talk to a practice specialist, or visit bankofamerica.com/practicesolutions.

opinion or approval by the Bank.

Bank of America and "Bod Ascurities" are the marketing names used by the Global Banking and Global Markets divisions of Bank of America Corporation Lending, derivatives, other commercial banking activities, and trading in certain financial instruments are performed globally by banking affiliates of Bank of America Corporation, including Bank of America (An Member DIC, Trading in securities and financial instruments, and strategic advisory, and other insestrents having activities, are performed globally investment banking affiliates of Bank of America Corporation (Twestment Banking Affiliates), including in the United States, Bold Securities, inc. which is a negistered broker-dealer and Member of SIPC, and, in other justification, by locally registered entities. Bold Securities, for is a registered future commission mechant with the CTT. and a number of the NPA. Investment products offered by Investment Banking Affiliates:

Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value

Bank of America is committed to the protection of personal information we collect and process. For more information about how we protect your privacy, please visit www.bankofamerica.com/privacy. California residents may have additional rights and you can learn more at www.bankofamerica.com/ccpa-notice

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### All-in-One Marketing

Meet all of your marketing needs in one place.

NYSDA members save up to 70% on ProSites' suite of solutions to fill your schedule, save staff time, and keep patients coming back.





All programs subject to credit approval and loan amounts are subject to creditworthiness. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account. Other underwriting standards and restrictions may apply.

Owner occupied commercial real scates that the determining in underwriting and requires occupancy by the borrower/guarantor. Please note SBA guidelines require at least 51% occupancy.

<sup>\*\*</sup>Christ coccapies commerce from an estate win the external metal microsoft and gain requires accupancy by the borrowspectrum from the commerce from the com

### **Advocating for You**



#### Advocacy nysdental.org/advocacy

Headquartered in Albany, the New York State Dental Association is the leading oral health advocate in New York State. NYSDA seeks legislative & regulatory changes that positively affect the practice of dentistry in NY and the oral health of the American public. We also provide technical support to help component dental societies advance their respective policy agendas and protect the profession in local communities.

#### **NYSDAPAC**

#### nysdental.org/nysdapac

NYSDA's new and only Political Action Committee is fully owned and directed by NYSDA. This dedicated, non-partisan PAC allows members to support legislative efforts that impact the dental profession while ensuring



all contributions align with NYSDA's mission and values. Governed by the NYSDA Board of Trustees and supported by professional management for legal compliance, NYSDAPAC provides a streamlined, cost-effective structure that maximizes your contributions. Integrated into the familiar dues structure, this PAC is focused on securing a strong future for dentistry and public health, fully aligned with NYSDA's commitment to its members and advocacy goals.

### Legal Resources



#### **Code of Ethics**

nysdental.org/legalresources

The practice of dentistry was established as a profession with one overriding principle in mind: the benefit of the patient. This is the cornerstone of dental ethics. This philosophy is the foundation of The Principles of Ethics and Code of Professional Conduct of the New York State Dental Association. All members should make the Principles and Code an important part of the very fabric of their practices.

The ADA has produced a video featuring the A-Z of ethics in dentistry. To view, visit: mouthhealthy.org/en/az-topics/e/ethics-and-dentistry



#### **Legal Services Panel**

nysdental.org/legalresources

The New York State Dental Association offers a panel of attorneys and law firms to whom NYSDA members can go for legal advice on dental matters, including: Office of Professional Discipline; Medicaid; Contract Analysis; Entity Creation/Practice Sales; and Commercial Litigation.

NYSDA members receive an initial, free consultation and a 10% discount off the standard fees.



#### **Legal Protection Plan**

#### nysdental.org/LPP

The Legal Protection Plan is available to New York State Dental Association (NYSDA) members in good standing for a small additional charge.

The Legal Protection Plan is designed to protect the legal and financial interests of dentists facing public and private administrative proceedings. The Legal Protection Plan is not insurance or an insurance plan and is not the offering of an insurance plan.

For additional information on the Plan, please contact the NYSDA Legal Department at 800-255-2100 extension 242, or at <a href="mailto:pmarcucia@nysdental.org">pmarcucia@nysdental.org</a>.



#### New York Dental Practice Act

nysdental.org/legalresources

The Dental Practice Act guide (PDF), prepared by NYSDA, is provided as a service to members of NYSDA who need a concise source of information regarding the laws and regulations that make up the body of the New York State Dental Practice Act.

It should be noted that sections of law and regulation outside of the Dental Practice Act are not included in this guide and that anyone needing additional information should contact an attorney or NYSDA. Also, it is important to remember that New York's Dental Practice Act is a "living" document which is continually subject to amendment.



### **Peer Review**

#### nysdental.org/peer-review



New York State Dental Association members demonstrate their commitment to quality care through our Peer Review and Quality Assurance Program.

Peer Review provides a confidential, impartial and timely way to resolve complaints about the appropriateness and quality of dental treatment provided by NYSDA-member dentists. Participation in this alternative dispute resolution process is a membership requirement.

A Guide to Peer Review outlines the process a Peer Review case undergoes on its way to resolution.

For additional information on Peer Review, contact the NYSDA Legal Department at 800-255-2100 extension 242, or at <a href="mailto:pmarcucia@nysdental.org">pmarcucia@nysdental.org</a>.

#### **HOW PEER REVIEW WORKS**

Patient calls local district dental society to discuss concern about member dentist.

Local district office determines if the concern qualifies for a peer review. If so, the patient is provided with A Guide to Peer Review and an Agreement to Submit to Peer Review.

The local district office sends the Agreement to the dentist the patient is complaining about for his/her statement and signature. The member dentist must return copies of the patient's treatment records and financial information to the local district office with the Agreement.

The Peer Review Committee then determines whether the complaint can be resolved by Peer Review. If eligible for Peer Review, mediation will be conducted. A mediator will contact both the patient and dentist.

If the dentist and patient come to a mutual agreement, the case will be closed. No refund can be greater than the amount the patient actually paid for the treatment.

If the complaint is not settled by mediation, a hearing will be held.

The local district dental society notifies the patient of the proceeding's outcome by way of a decision letter.

## Continuing Education & Licensure Requirements



#### Newly Licensed Dentists nysdental.org/ce

During your first registration period, your residency program will count as the full 60 CE credits required; however, you must still complete all New York State mandated courses before your license renews..



#### Mandatory Coursework

nysdental.org/ce

New York State law requires dentists to complete at least 60 credit hours of continuing education (CE) every three years. The New York State Education Department (NYSED) determines which courses qualify.

Requirements for each three-year registration period:

- 60 CE credit hours
  - Up to 18 credits may be completed through home study
- State-mandated courses:
  - Ethics and Jurisprudence: once in your career, unless NYSED regulations require an update
  - Tobacco Cessation/Oral Cancer: once in your career, unless NYSED regulations require an update
  - Mandated Training Related to Child Abuse: once in your career, unless NYSED regulations require an update
  - Infection Control: once every four years
- CPR
  - Must maintain a current certificate (typically renewed every 12 years)
  - Must be taken in person

**Note:** Practice management courses are not accepted by NYSED and cannot be applied toward the 60-credit requirement.

Visit the New York State Education Department for more information about courses and requirements:

op.nysed.gov/professions/dentists/continuing-education-q-a



#### **Dental Anesthesia and Sedation** nysdental.org/ce

Dentists must apply for a certificate with the New York State Education Department in order to administer general anesthesia, deep sedation or conscious sedation (parenteral or enteral route, with or without inhalation agents) in their professional practice at locations other than general hospitals.

This information is available from the New York State Education Department: op.nysed.gov/professions/dentists/dental-anesthesiasedation



#### **Responsible Opioid Prescribing**

nysdental.org/ce

All prescribers licensed in New York State to treat humans who hold a DEA registration number, as well as medical residents prescribing under a facility DEA registration, must complete three (3) hours of approved coursework in pain management, palliative care, and addiction.

This training is required every three years. Practitioners must notify the New York State Department of Health (DOH) that they have completed the requirement by submitting an attestation online:

health.ny.gov/professionals/narcotic/

For more information and guidance, visit: <a href="mailto:nysdental.org/ce">nysdental.org/ce</a>



#### **CE Courses**

Visit the NYSDA CE Calendar online:

nysdental.org/calendar

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Visit the NYS Dental Foundation Course Catalog: nysdentalfoundation.org/course-catalog



#### Audited by New York State Education Department (NYSED)?

NYSDA is here to support you every step of the way. Contact Brenda Turner, Director of Continuing Education, at <a href="CE@nysdental.org">CE@nysdental.org</a> for prompt guidance and expert assistance.





### **CE NAVIGATOR**

- Free for NYSDA Members
- Track Credit Hours
- Set Reminders for Mandated Courses, License Renewal, and more!
- ➤ Pull Transcript & Store CE Certificates



## Elevate Your Membership Experience with CE Navigator

Continuing Education (CE) is key to staying ahead of the curve and advancing your knowledge as a practitioner. It is also crucial to maintaining your New York State license. The New York State Dental Association (NYSDA) has restructured the NYSDA CE Registry for its members, making it more accessible.

Create your CE Navigator Profile Today

- Set Your Own Email & Password
- Download the App
- ➤ Any questions: 1-800-255-2100

Visit: <u>nysdentalnavigator.com</u>











### **NYSDA Endorsed Partners**

nysdental.org/endorsed-partners

#### MLMIC Professional Liability Insurance

For over 40 years, MLMIC has been a leader in malpractice insurance and is the #1 dental liability insurer in New York State. Enjoy localized risk management guidance, claims protection, underwriting support, and expertise not found anywhere else.

#### **onDiem**

The New York State Dental Association has teamed up with OnDiem, a leading dental staffing platform and workforce management solution to help address the challenges faced by dental practices in hiring and retaining skilled professionals. Through this partnership with NYSDA, members will gain access to a range of benefits designed to streamline staffing processes and enhance patient care:

- Industry-best pricing for onDiem's services
- Usage rebate: Up to \$500 per year on completed shifts
- Invoicing terms: 45 days
- Free temp-to-perm fee

### Best Card Credit Card Acceptance Programs

Accepting credit cards is a necessary cost of doing business, but this cost can be one of the hardest to figure out. NYSDA has worked with Best Card since 2012 to help dentists understand the pricing and provide relief from the fees associated with processing credit cards.

#### **CareCredit**

CareCredit, a healthcare credit card, helps families manage their out-of-pocket healthcare expenses for a wide variety of treatments and procedures, including dental, veterinary, optometric, chiropractic and cosmetic. When your practice accepts CareCredit as a payment option, patients can select from an array of convenient financing options, making it easier for them to accept your complete treatment recommendations.

#### **US Bank Credit Card: Features Superior Travel Rewards**

The ADA® Preferred Rewards Visa® Card is the card New York State Dental Association member dentists count on for great benefits and valuable rewards.

### Bank of America Practice Loans

For over 25 years, Bank of America Practice Solutions has helped dentists across the nation reach their goals through smart financial solutions\* and expert guidance. Whether you own a practice or are just getting started, Bank of America can provide customized financial help for your short-term needs and long-term goals.

\* All programs are subject to credit approval and loan amounts are subject to credit worthiness. Some restrictions may apply.

#### ePrescibe from Henry Schein

NYSDA has teamed with Henry Schein to bring our members discounted electronic prescribing that's fully compliant with state and federal requirements.

### Mercedes-Benz: An Exceptional Offer

Mercedes-Benz, a worldwide leader in luxury vehicles, offers a wide range of models to satisfy every driving style. Members can save between \$2,000 – \$4,000, in addition to negotiated discounts.

#### Volvo—Sustainable Vehicles

Volvo offers NYSDA members \$1,000 off the purchase or lease of any vehicle. Committed to becoming a fully electric car company by 2030, Volvo is one of the world's premier automotive brands and a leader in safety and sustainability. To access your discount you must sign up to receive a pin number. Members will need to have their member number handy in order to log in and request a pin number that is then presented to the dealer. Members are allowed two pin numbers per year, as well as three more for family and friends to use. 800.550.5658

#### ADA.org/Volvo

#### **ProSites Practice Websites**

Grow your practice with a professional website. From how your website looks and feels, to helping you improve your rank within search results, ProSites can make your practice's online presence personal, professional, and effective without taking time out of your busy schedule.

### PracticeMojo—Patient Communications Program

PracticeMojo is a new service from ProSites that offers dentists a number of communications services to connect with their patients. These tools integrate with your current systems to help better communicate with, retain and attract patients.

### Online Patient Reviews with ProSites

Reputation management is made easy with ProSites Reviews. When you take advantage of ProSites Reviews, we do all the review management heavy lifting for you. Save time, build patient trust, and acquire new patients with ProSites Reviews!

#### **Lands' End Outfitters**

From scrubs and white coats to logo'd staff shirts, promotional products for your practice and more, Lands' End Business Outfitters offers products that are favored by dental practices everywhere for their comfort, durability and style.

### TDSC.com, Powered by Henry Schein

Big Selection. Bold Savings. The Dentists Supply Company (TDSC) offers members an easy-to-use way to shop for dental supplies.

#### **UPS Shipping Services**

A worldwide leader in shipping services, UPS provides NYSDA members with savings of up to 42% off regular shipping costs. Through the program, members will see competitive rates available on shipping services, more service options, ground delivery coverage and overnight delivery by 10 a.m.

### Altfest Financial Planning and Investment Management

Altfest Personal Wealth Management has managed the financial affairs of dentists and their families for over 35 years, with specialties in areas, including investments, tax planning, retirement planning, estate planning, practice management, liability protection and student debt.

#### **Long-Term Care Insurance**

NYSDA has teamed up with Advisors Insurance Brokers to protect you, your family and your assets in case you need Long-Term Care. Endorsed policy benefits can be used in home, assisted living, or a skilled nursing facility.

This is not an offer of insurance. Eligibility is subject to medical underwriting.

### Laurel Road Student Loan Refinancing

Join thousands of dentists who have taken control of their student loan debt by refinancing through Laurel Road. Highlights of the Laurel Road Student Loan Refinance program include:

- An exclusive 0.30% rate reduction on loans for NYSDA members
- No application or origination fees, and no payment penalties
- Flexible repayment options for residents during training
- Concierge-level customer servicefrom dedicated representatives
- Check rates in 5 minutes—no hard credit pull required

855.277.6771

Laurelroad.com/ada

#### Arthur Gallagher Business, Cyber, Employment Practice Liability & Workers' Compensation Insurance

Gallagher Insurance offers members insurance risk management services and programs tailored for the dental profession.

- Business property and liability
- Workers' Compensation\*
- Cyber Liability
- Employment Practices Liability

\*Workers' Compensation offers loss-free dividend programs subject to eligibility.



ADA MEMBER BENEFIT

Get a

0.30% rate discount

when refinancing your student loans1

Apply now at laurelroad.com/ADA



Preferred student loan refinancing provider for the ADA American Dental Association\*

#### STUDENT LOAN CONSULTATIONS

ADA members can get a free 30-minute consultation with one of our student loan specialists at GradFin. A GradFin student loan consultation will help you:



Apply for Income-Driven Repayment (IDR)



Navigate Public Service Loan Forgiveness (PSLF)2



refinancing options



Stay on track with your current program

#### Apply now at laurelroad.com/ADA

All cost ill products are earlief for certain federal darproval.

MINORTRATH INFO KRAITOUS: Researches that if you retrien ne qualifying federal student loans with Laural Road you may no longer be eligible for certain federal benefits or programs and waive your right to future benefits or programs offered on those loans. Please carefully consider your options when retirancing federal student loans and consist leves students darpoint from the current information.

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### **Giving Back**

#### nysdentalfoundation.org

The New York State Dental Foundation's work proudly expresses the profession's commitment to social responsibility and to being the leading oral health champion of the vulnerable and underserved.

### New York State Dental Foundation Focus Areas



#### **Access to Care**

The Foundation improves oral health care for all New Yorkers by hosting oral cancer screenings and oral health care events, facilitating awareness campaigns, and promoting the dental professions. Through the Dr. Stephen B. Gold Access to Care Fund, we provide funding for oral health initiatives and projects that serve vulnerable populations in New York State, including veterans, children, the elderly, and individuals with development disabilities.



#### **Champions for Change**

The Foundation is building a community of young people working to create positive change across New York State. By engaging students and residents with meaningful volunteer and mentorship opportunities, we believe that the next generation of dental professionals will grow roots in New York—and they will be better prepared to practice dentistry with compassion, vision and a spirit of inclusiveness.



#### **Support for Dentists**

The Foundation is creating a culture of philanthropy in the dental community by offering ways for dentists to care for one another. Through the Dr. Thomas H. Sullivan Substance Abuse Grant Program, the Foundation underwrites substance abuse treatment for dentists with financial need who are struggling with addiction. We also fund relief efforts for dentists impacted when natural disasters strike.



#### Ways to Give

The New York State Dental Foundation is a 501(c)(3) organization. All contributions are tax deductible to the extent permitted by law. Your gift—no matter the size—helps us to expand access to care for New York State's most vulnerable populations.



#### **Donate by Mail**

Contributions made by check should be payable to New York State Dental Foundation and mailed to our office at:

New York State Dental Foundation 20 Corporate Woods Blvd, Ste 602 Albany, NY 12211



#### **Donate Online**

You can schedule a one-time, quarterly, or monthly gift online by visiting <u>nysdental.networkforgood.com</u>. We are especially grateful for recurring donations because they provide steady, predictable income for the Foundation to fulfill its mission.



#### **Check the Box**

When you pay your annual NYSDA dues, you have the option of making a contribution to the Foundation that provides critical, ongoing support to our mission.





#### **Give Through a Donor-Advised Fund**

Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the easiest and most tax-advantageous ways to give to charity. The New York State Dental Foundation is an IRS-qualified public charity. If you have a donor-advised fund with Ayco, Fidelity, Goldman Sachs, Schwab, Vanguard, or any other donor-advised fund sponsor, you can recommend grants to our organization using the address above and tax ID #13-3051339.



#### **Tribute Gifts**

Gifts in someone's memory, or in honor of a special occasion, can be designated to the New York State Dental Foundation at the address above. Let us know about tribute gifts that may be coming so that we can also include a special designation on our donation page.



#### Leave a Legacy Gift

You can demonstrate what you believe in—and preserve our ability to improve oral health care for all New Yorkers for generations to come—by remembering the New York State Dental Foundation in your estate plans.

Sample Bequest Language: "I give to New York State Dental Foundation, a nonprofit corporation currently located at 20 Corporate Woods Blvd., Ste 602, Albany, New York 12211 (Tax Identification Number: 13-3051339), or its successor thereto, \_\_\_\_\_\_ [written amount or percentage of the estate or description of property] for its unrestricted use and purpose."

For more information about giving to the New York State Dental Foundation, please contact Stacy McIlduff, Executive Director, at (518) 689-2772 or <a href="mailto:smcilduff@nysdental.org">smcilduff@nysdental.org</a>.

### **District Dental Societies**

### NEW YORK COUNTY nycdentalsociety.org

P: 212-573-8500

E: info@nycdentalsociety.org

622 Third Ave., 9th Fl. New York, NY 10017 **County:** New York

#### **SECOND DISTRICT**

#### sddsny.org

P: 718-522-3939

E: info@sddsny.org

111 Ft. Greene Pl. Brooklyn, NY 11217

Counties: Kings • Richmond

#### THIRD DISTRICT

third-district.org

**P:** 518-512-3462

E: director@third-district.org

245 Washington St.

P.O. Box 3175

Saratoga Springs, NY 12866

Counties: Albany • Columbia •

Greene • Rensselaer • Sullivan •

Ulster

#### **FOURTH DISTRICT**

#### 4thdds.org

P: 518-371-1114

E: office@4thdds.org

475 Broadway #302

Saratoga Springs, NY 12866

Counties: Clinton • Essex •

Franklin • Fulton • Hamilton •

Montgomery • Saratoga •

Schenectady • Schoharie • Warren

Washington

#### **FIFTH DISTRICT**

5dds.org

P: 315-434-9161

E: info@5dds.org

6323 Fly Rd. #3, E. Syracuse, NY 13057

**Counties:** Herkimer • Jefferson • Lewis • Madison • Oneida •

Onondaga • Oswego • St. Lawrence

#### SIXTH DISTRICT

#### sixthdistrictdentalsociety.org

P: 607-724-1781

E: sixthdistrictdentalsociety@gmail.com

535 Columbia Dr.

Johnson City, NY 13790

Counties: Broome • Chemung • Chenango • Cortland • Delaware • Otsego • Schuyler • Tioga • Tompkins

#### **SEVENTH DISTRICT**

#### 7dds.org

P: 585-385-9550

E: bherman@7dds.org

155 Culver Rd. #200

Rochester, NY 14620

Counties: Cayuga • Livingston • Monroe • Ontario • Seneca • Steuben • Wayne • Yates

#### **EIGHTH DISTRICT**

#### 8ddsny.org

P: 716-995-6300

E: info@8ddsny.org

3831 Harlem Rd., Buffalo, NY 14215

Counties: Allegany • Cattaraugus •
Chautauqua • Erie • Genesee •
Niagara • Orleans • Wyoming

#### **NINTH DISTRICT**

#### ninthdistrict.org

**P:** 914-747-1199

E: ninth@ninthdistrict.org

364 Elwood Ave.

Hawthorne, NY 10532

Counties: Dutchess • Orange • Putnam • Rockland • Westchester

#### **NASSAU COUNTY**

#### nassaudental.org

P: 516-227-1112

E: office@nassaudental.org

377 Oak St., #204

Garden City, NY 11530

County: Nassau

#### SUFFOLK COUNTY

#### suffolkdental.org

P: 631-232-1400

E: contact@suffolkdental.org

150 Motor Pkwy #123 Hauppauge, NY 11788

County: Suffolk

#### **BRONX COUNTY**

#### bronxcountydentalsociety.org

P: 718-733-2031

E: bronxdental@optonline.net 1525 E. Gun Hill Road, P.O. #205

Bronx. NY 10469-9998

County: Bronx

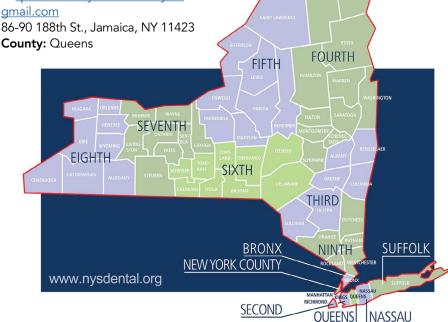
#### **QUEENS COUNTY**

#### gcdsdental.org

P: 718-454-1020

E: queenscountydentalsociety1@ gmail.com

County: Queens



### **Professional Staff**

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#### nysdental.org

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#### nysdentalfoundation.org

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Ms. Stacy McIlduff, Executive Director ext. 273
smcilduff@nvsdental.org

# NÝSDA Leadership

A team of dental and association professionals who have the best interest of our members in mind leads the New York State Dental Association. These individuals make up our Board of Trustees, Councils, Officers and Executive Staff. NYSDA bylaws determine the terms and conditions of these various leadership positions.

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William Karp, DDS

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### New York State Dental Association

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