

November/December 2022

the

Nugget

Group Practice, Acquisitions,
Practice Sales and Fee-For-Service:

The Future of Dentistry

Get Ready For Our UPCOMING EVENTS

NOV
4

CPR-AHA BLS Blended Learning

Friday • 9–9:45am, 10–10:45am (still available)
SDDS Office • \$87.50

Skills Testing, 2 Time Sessions (4 CEU, Core)

NOV
8

General Membership Meeting - In-Person

Tuesday • 5:45pm Social & Exhibitors
6:45pm Dinner & Program
Hilton Sacramento Arden West • \$80

IT Security Nightmares (3 CEU, Core)

Presented by Jonathan Szymanowski, DMD, MMSc

NOV
10

Dentists Do Broadway • Thursday, 7:30pm

The Book of Mormon

SAFE Credit Union Performing Arts Center

NOV
30

Business/Practice Management Forum - In-Person

Wednesday • 6:30–8:30pm • SDDS Office • \$75

Working ON the Business, Not Working IN the Business

(2 CEU, 20%)

Presented by Melinda Heryford, MBA;
Dental Practice Management Consulting



View all CE courses
online with this QR code.



DEC
1

Harassment Webinars

Mandatory Harassment Prevention Training –

For Supervisors/Employers Thursday 9:30–11:30am • \$69
(2 CEU, Core) *California Employers Association*

Mandatory Harassment Prevention Training –

For Employees Thursday • 12–1pm • \$49
(1 CEU Core) *California Employers Association*

DEC
13

HR Webinar

Wednesday • 10–11am • Webinar • \$69

2023 Labor Law Teasers (Update & 2023 Changes)

(1 CEU, 20%)

Presented by California Employers Association



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2019 • Golden Pen, *honorable mention*
2018 • Humanitarian Service Award
2017 • Special Citation Award
2016 • Golden Pen, *honorable mention*
2015 • Special Citation Award
2014 • Outstanding Cover, *honorable mention*

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President's Message



By **Wesley Yee, DDS**
2022 SDDS President

It's Been the Best Year Back Together Again

As I write my final article for the *Nugget*, I reflect upon our SDDS strategic planning retreat in beautiful Lake Tahoe. We were treated to great scenery, weather, and nourishment; but our purpose was to plan for the future. The entire weekend was devoted to tweaking and improving our strategic plan. Twenty members of your past, current, and future leaders were fully engaged and focused on our plans for the future. The strategic plan was expertly coordinated by our Executive Director extraordinaire, Cathy Levering. We brainstormed and welcomed all ideas and perspectives. We dissected the current plan and refocused our efforts to propel SDDS into the upper echelon of dental societies nationwide. With everyone's hard work, open minds, and creative ideas - we fulfilled our tasks. Thank you to everyone's input; we have a great plan to follow in the next years!

The November General Meeting will be another gem. Our own Dr. Jonathan Szymanowski is speaking on IT Nightmares. Dr. Szymanowski is a technology whiz and has spoken on this subject (as well as periodontal issues) nationally. If you haven't signed up for the meeting, please contact our SDDS office soon. We have had wonderful speakers, great camaraderie, and the dinners are delicious.

The Holiday Party is approaching on December 2. Del Paso Country Club is pulling out all the stops with amazing cuisine and exquisite wines. George Hullin's band (Jay Rolerz) will be our cover band, so bring your dancing shoes. It's time to party again and welcome in your 2023 President, Dr. Lisa Dobak. Lisa brings forth grace, style and vision to move us forward. I anticipate a great year under her leadership.

Thank you all for supporting SDDS, SDDE, and me in this "back together again" year. Serving as your President has been one of the best years of my life. Please stay involved and participate in our meaningful activities. We are only as good as our members make us. We need you! ■

Wesley Yee DDS

Thank You Dr. Wesley Yee!
It's been a pleasure having you as Our President this past year!



Reflections and Gratitude – Something for Everyone



By **Cathy B. Levering**
SDDS Executive Director

As this year comes to a close, I can't help but think back on where we were at the end of 2020 and even 2021. Were we to move forward, come back to 'normal' (or next to normal!), pivot to a new normal, change everything back or go to the new blended normal? Fast forward to today...

As I write this Corner, we're pretty much back to the NEW NORMAL for sure. We still Zoom some of our meetings and events, but we are hearing that people have Zoom fatigue and want to meet in person. Looking back at 2022, we have blended indeed.

Looking forward to 2023, we will continue to find the right combination of webinars, in-person, workshops and events. It is our sincere hope that we continue to be "something for everyone." The upcoming General Meetings on Tuesday evenings are scheduled with some awesome programs and speakers – including the Dinner with the Deans in April. Save the date and plan to attend to hear about what's new in the dental schools, dental students, curriculum and much more (April 11th). And, of course, our MidWinter Convention in February is one of the highlights of the year and a wonderful opportunity to bring dentists and their teams together for lots of CE, exhibitors and camaraderie all in Sacramento!

As we bring this year to a close, November and December still have some notable (and fun) activities and events coming up: the November GM, a practice management in-person Business Forum, HR webinars and culminating with our December 2nd Holiday Party and Auction. The Holiday Party, held at Del Paso Country Club, is a fun night – bring your friends! George Hullin and the Jay Rolerz Band again will be our band – so put on your dancin' shoes; the food is amazing, the program is short, the food and drinks are included. Ask your friends and put a table together. (It's the week after Thanksgiving so it is coming up fast – space is limited.)

In closing, I reflect on what a great "coming out of the dark" year we have had. Our hope was to do something for everyone and to be the "go to" resource and support system for all our SDDS members. We tried new things – some worked, some didn't. We'll keep trying. Next year we plan to bring back some old things – with a new twist. Thank you for sticking with us and continuing to support SDDS and organized dentistry. We're here for you!

Cathy



Save the Date: February 16-17, 2023 * 42nd Annual MidWinter Convention & Expo

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DSOs, Private Equity and Fee For Service: *The Future of Dentistry is Here*



By **Nima Aflatooni, DDS**
Editor-in-Chief

*"The Only Constant in Life Is Change."
-Heraclitus*

This saying has proven the test of time. Constancy and predictability are not virtues that define life. Rather, a dynamic flux defines our short existence. Through this we persevere, succeed and adapt... or we do not. This defines the rise and fall of empires down to the success and failures of individuals. Stagnation means death and a static body is no longer alive. This is true for the physical body, but it also applies to business.

And, yes, it applies to your dental practice.

The dental profession is in a state of flux. Never before have we seen the economics of high operating cost, low reimbursement, and the rise of large group organizations threaten the existence of the solo private practice model.

What does this mean for us?
What does this mean for you?

*"You have power over your mind - not
outside events. Realize this and you will find
strength." - Marcus Aurelius*

I like to refer to stoic belief systems in times like this to help me understand the present and ways to chart a path forward. Change is the only constant, but it is up to us to see through the noise and make correct decisions.

All of us: young dentists looking for employment or their first practice purchase, dentists in the middle of their careers, to dentists navigating an exit plan are affected by the new economics of dentistry. My hope is that these series of articles will help answer some questions and provide you with some guidance on the changing dental marketplace and how you can position yourself for success.

Roy Fruehauf, Nelson Reynolds and Ray Irving provide an overview of the current practice acquisition environment and the opportunities provided by DSOs and Private Equity firms. These brokers are on the front line of this changing environment, and they share their experiences on how to best plan an exit or purchase a practice.

Drs. Upen Patel and Shareen Char-Fat describe their experiences analyzing and transitioning their practices into Fee-For-Service (FFS). They describe the challenges and the rewards that come from becoming insurance independent, and how they made this decision for their individual practices.

We are all in this new environment together, and we will either rise up to meet the challenge or other market forces will. Let's do what's best for our profession and our patients. ■



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Learn about Spirit of Giving with the insert in this issue!

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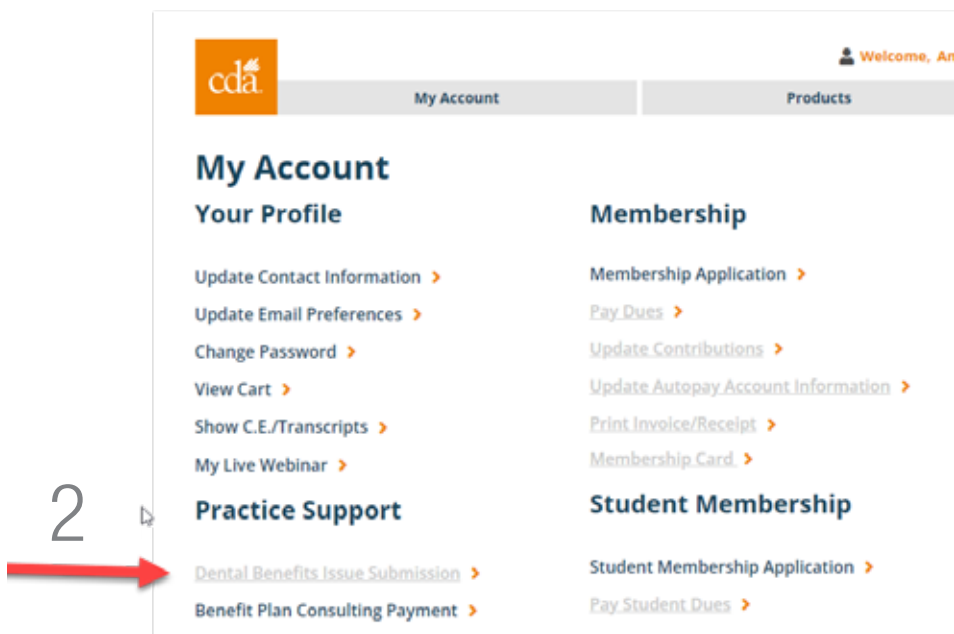
YOU SHOULD KNOW

DID YOU GET A LETTER FROM DELTA?

CDA wants to hear from you! They are collecting member data; please go to the following LINK They are collecting all the information that they can in hopes to decide which direction to take on behalf of our members.

It would be really helpful if members either

- 1) send an email to the Practicesupport@cda.org to address expressing concerns, or
- 2) utilize the Dental Benefits Issue Submission form on cda.org to outline their concerns, or
- 3) contact Practice Support at 800-232-7645



ARE YOU PLANNING TO RETIRE THIS YEAR? LET US KNOW BY DECEMBER 1 (EMAIL/CALL SDDS)

INCREASING THE FACILITY FEE FOR DENTAL ANESTHESIA

CMS has proposed a substantial increase in the facility fee for dental anesthesia after advocacy from the American Academy of Pediatric Dentistry, the American Association of Oral and Maxillofacial Surgeons and ADA. This increase is intended to address the significant challenges posed for access to care when dental care is needed in a hospital outpatient or ambulatory surgery center.

CDA submitted comments Sept. 13 in support of the facility fee increase.

WEEKLY COVID TESTING MANDATE ENDS FOR UNVACCINATED HEALTH CARE WORKERS IN CALIFORNIA

Reprinted with permission from CDA

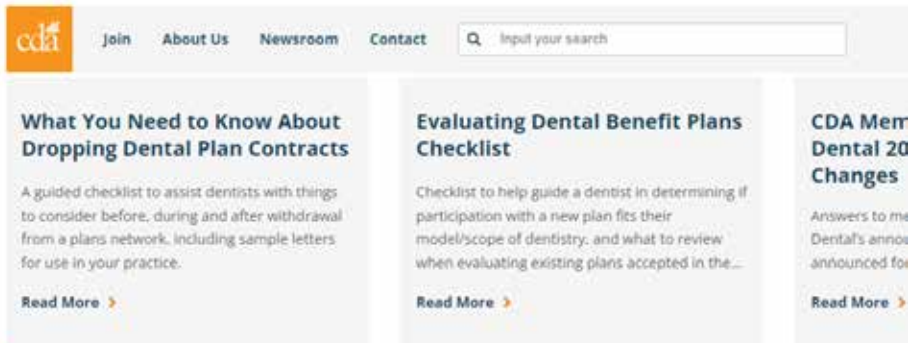
The California Department of Public Health has ended the COVID-19 testing mandate for unvaccinated health care workers and other individuals in high-risk settings, which include dental offices. Unvaccinated dentists and their staff had been complying with the state's public health order requiring vaccination or weekly testing since full compliance began in August 2021. Masking, screening and reporting requirements continue in dental offices and other health care settings.

MEMBER BENEFIT – 2023 LABOR LAW POSTER – ORDER NOW!

SDDS will be mailing out the COMPLIMENTARY 2023 Labor Law posters in early January. If you would like us to send one to your office, email us at sdds@sdds.org and put "PLEASE SEND MY POSTER" in the subject line.

(Please note: posters will be free to those who order them by November 15th; after that date, they will be \$25)

**2023 DUES PAYMENT
DUE JANUARY 1, 2023**



Dental benefit questions? Get expert advice.

Share issues and get support from expert analysts.

[Start Here](#)





By **Roy Fruehauf**
DDSmatch
SDDS Vendor Member

Mr. Fruehauf is the Northern CA and Reno market President of DDSmatch. He has worked in dental for the last 26 years and resides in Rocklin, CA with his wife and three children. DDSmatch focuses on dental practice sales & mergers to individual dentists and DSOs/Private Equity Groups, as well as associateship placements, partnership agreements, and business valuations. Roy can be reached at <https://norcal-reno.ddsmatch.com/> or roy@ddsmatch.com

What Most Dentists Want from their Practice Transition (and how to get it!)

As a dental transition professional, I talk with a lot of dentists to discuss their eventual practice transition. They may be ready to begin this process in a few years, next year or even in a few months. In that initial meeting, my top priority is to understand what the owner's primary goals are. What I have learned is that, in nearly every instance, dentists ultimately want two things – **control and options**.

They want to transition on their own terms. They want to preserve their legacy, want their patients and staff cared for, and they want a good overall transition of the business. While they may not use the words “control” and “options” - that's essentially what they are asking for.

In terms of control, owner dentists want a say in things like:

- How would you establish a fair market value and selling price for the practice?
- How would you identify and market the practice to qualified buyers AND maintain confidentiality while doing so?
- What other advisors they'll need to engage and when that should happen?
- What are the steps once we start receiving offers and how to negotiate them?
- How will the team and patients be impacted?

In terms of options, when it's time to sell their practice, it comes to things like:

- Who they want to sell the practice to – a private buyer, or strategic buyer?
- Do they want, or need to stay on post transition, or exit the practice?
- What are the different ways that a deal will be structured?

In the changing landscape of dental transitions, one who sees an influx of interested buyers including strategic buyers such as DSOs and private equity, this desire for control and options remains constant.

Strategic Buyers

Dental Service Organizations (DSOs) / Private Equity groups have been growing in the dental space for some time. This is happening in all facets of healthcare, and companion pet care as well. There are many different types of strategic buyers in the market today. For some clients this is of consideration, and with others it is a non-starter preferring a private sale.

Generally, a DSO / Private Equity Group is going to be looking for a practice that has collections of \$1 million or greater, and a minimum of 5 – 6 chairs or more. They will also want a buyer to be able to stay with the practice for 3 to 5 years post sale.

Regarding strategic buyers, be mindful when receiving an unsolicited offer. With the rise of DSOs and private equity, dentists are reporting unprecedented numbers of unsolicited offers. What might seem like a good offer at first glance is likely not the best overall offer you can get. Any offer needs to be evaluated for more than just the EBITDA multiple. With qualified representation—you would typically see higher end offers, better overall deal structure, and certainly better much greater guidance with negotiations.

Impact of Insurance on a Private Sale

Doctors with long standing practices are getting reimbursed at Delta Premier reimbursement rates. A new buyer may not be able to secure Delta Premier reimbursement, being reimbursed at the Delta PPO rate. This is often brought up by buyers who desire Delta Premier practices, but understand that their reimbursement will be less than the selling doctor. Understand that this can affect the selling process through some negotiation from a buyer.

There is a demand for quality practices across the country. Buyers are buying and lenders are lending. That doesn't mean you should accept just any offer, especially one that is non-



solicited. To prepare yourself for a successful practice transition, I recommend the following:

1. Representation:

To best meet your goals, you do need representation. Preferably, representation that looks like this:

- Only represents the seller, so your interests are protected.
- Specific to dental, with years of dental industry experience.
- Has a network of professional relationships from attorneys, CPAs, financial advisors, and others.
- Local. A good understanding of the local area market.

2. Know what your practice is worth in a substantiated way:

Do you know what your practice is worth, ... beyond the old method of a year's production, or simply a percentage of collections? In this age of data, I feel a thorough practice business valuation is important. We always recommend utilizing a highly qualified third-party business valuation firm. Their findings are fair, reliable, and respected by banking institutions. Utilizing a third-party qualified firm to complete your business valuation will

allow you to best understand your potential financial outcome for the sale of your practice, in advance, from a company that does not have a financial stake in the sale of your practice. Dental office buyers also greatly appreciate the third-party approach to business valuation. Knowing the fair and substantiated value of your practice gives you control and allows you to transition on your terms.

3. Understand how to optimize your practice:

If you are not in a rush, or under pressure due to other circumstances like a health issue, you have the freedom to strategically design and execute an ideal transition. If you want a higher price for your practice, you have time to improve the business operation to increase the value.

I encourage clients to review insurance plans, stay up to date on your practice's metrics, find opportunities for improvement, and review productivity data for insight.

4. Plan your time horizon:

Time is always your friend when you are considering a transition. If you're looking for a very specific buyer, you can take your time finding that person. If you're interested in affiliating with a DSO / Private Equity

group because you want to practice dentistry a few more years, but don't want to manage the practice any longer, you can give yourself enough time to fulfill your employment commitment that the group will ask for.

Please remember you don't have to be ready to retire, or ready to sell your practice to meet with a transition professional. In fact, you should meet with one 3-5 years before you're ready to do either, giving you plenty of time to properly plan and design the ideal transition for you.

Selling a dental practice, like many other businesses, is a process. While a lot of it happens in a logical sequence, there is an emotional component that can't always be mapped out step-by-step. For that reason, we make sure our client (the practice owner) knows they are 100% in control from start to finish. If things are moving too fast, we can slow down. If the seller is having second thoughts or concerns, we can pause the process and re-evaluate.

Control and options are important to all clients, with good representation and proper planning, you can have both. ■



By **Nelson Reynolds**
Integrity Practice Sales
SDDS Vendor Member

Born and raised in the Bay Area (San Francisco/Oakland), Nelson has accumulated almost a decade of experience in the world of dental sales and consulting with Henry Schein.

Nelson has built his reputation on hard work, integrity, and outstanding client service and is ready to help you sell or purchase a dental practice.

Nelson currently resides in Alameda with his fiancé. In his spare time he enjoys spending time outdoors camping and hiking and also playing and coaching basketball. Nelson is also connected to the YMCA of San Francisco as a volunteer for special events.

Private Equity in Dentistry: *Industry Benefit or Boogeyman?*

You are probably familiar with the ongoing trend of private equity firms acquiring dental practices and rolling them up into DSO-model brands.

As dental practice brokers, we are regularly in discussions with doctors who are curious about what their practice might be worth to private equity, as well as with the private equity backed DSOs themselves.

In this short article, we're going to try to answer some common questions about private equity in the dental industry. What is it? Are they good guys, bad guys, or somewhere in between? Should you consider selling to private equity?

What is private equity?

When you buy stock in Apple, you are purchasing equity (i.e. partial ownership) in a publicly traded company. The stock market facilitates easy trading and is open to everyone.

On the other hand, it is not easy to acquire an equity position in private companies. You can make an offer to the owners of the company for some ownership position, and they are free to accept the offer or tell you to pound sand.

Private equity firms pool investor money and specialize in finding value for those investors in private markets. As a recession-resistant, high-income profession, it's no surprise that they've turned their eyes to the dental industry.

At the end of the day, private equity is an investment structure. It's neither good nor bad in and of itself. Just like there are doctors you would be happy and proud to sell to and other doctors who you wouldn't want to take over your practice, there are also good and bad PE firms.

How does it work when private equity purchases your practice?

The basic plan is usually this: a PE firm purchases a handful of dental practices. They implement identical systems, consolidate HR, marketing, billing, and turn those different practices into a single, DSO-model dental brand.

The deal is usually structured as follows: the seller receives some money up front (maybe 50 – 65% of the total 'value' offered by the PE firm). The remaining sums will be sent to the seller on a regular basis, provided that the seller hits certain production or profitability benchmarks. Finally, around 20% of the 'value' of the practice is transferred to some ownership in the new DSO-corp. Ideally, that 20% will be worth as much as your original practice sale because the value of a large group of practices is higher than the value of a single practice.

Sometimes this works. Other times it does not.

In almost every case, however, selling to private equity means that you cannot simply walk away immediately. There is almost always some form of golden handcuffs that keep to attached to the continued flourishing of the practice for years to come. So if you are ready to retire today, private equity is probably not for you. I always tell doctors to consider it more like a partnership than a full, walk-away sale.

Do private equity firms pay more than solo doctors?

Short answer: they can, and sometimes they do. But I would suggest that some of these deals aren't quite as lucrative as you think. The doctors who made a small fortune selling to private equity (and some of them did!) represent that small minority where everything went exactly right.

In many cases, the answer is somewhere in between. Simply paying on a multiple of EBITDA doesn't make the private equity deals more lucrative – what matters is the multiple!

Does selling to PE offer me more freedom?

This depends.

Do you hate the administrative duties associated with practice ownership? Would you like someone else to deal with payroll, billing, insurance processing, and marketing? If so, then the PE firm can 'free' you to focus on dentistry.

At the same time, you will continue to be the leader and the point person in the practice –

except that now you are also responsible to someone else. The transition from owner to employee can be difficult, and the corporate expectations and requirements can be every bit as difficult as dealing with payroll, marketing, HR, etc.

There is also a potential conflict of interest.

The private equity firm has a fiduciary duty to their investors, and they will treat your practice accordingly. If this conflicts with your duty to your patients, it may be tough to find a good path forward. Production will be valued above personal service and relationships.

Should you consider private equity?

Perhaps! If you have a healthy practice and are looking for a new adventure in corporate dentistry, then there may be a good PE-backed (or soon-to-be PE-backed) DSO group that you can grow with.

On the other hand, if you just want to sell soon and walk away, leaving your practice in the capable hands of an energized buyer, exploring private equity is probably not the right move. ■

Don't hesitate to ask.

When you need an advocate for your physical, mental or emotional health, 24/7 confidential assistance and peer-to-peer support is available.

When you don't know where to turn, there is help. CDA's Wellness Program exists to support and advocate for the mental, emotional, and physical wellness of dental professionals and their families.

Whether your wellness challenge is anxiety, depression, mental illness, physical illness, or substance dependence, we have volunteer members who can relate. They are available around the clock to offer confidential peer-to-peer support, assistance finding specialists or treatment facilities and guidance for your support network.

Visit cda.org/Wellness-Program to learn more.

Call or text for 24/7 confidential assistance.

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By Ray Irving
Professional Practice Sales
SDDS Vendor Member

Mr. Irving is a second-generation practice transition facilitator having been mentored by his father, Henry Irving, and has been conducting business as Professional Practice Sales since 1975. He has personally appraised or sold 1,500+ practices with prices ranging beyond \$20 million with engagements concluded in 14 states. Many transactions have involved healthcare organizations consisting of national and regional healthcare concerns (Sutter Health being one), public healthcare companies and those positioning themselves for their IPOs along with private equity groups. Ray has been continuously involved in the dental profession since commencing his career. He has lectured to professional organizations, written articles and is an expert witness concerning the value of professional goodwill.

State of Today's Private Practice *Considering Your Exit and Monetizing One's Practice Value*

Your profession evolves constantly, and so has the marketplace concerning practice ownership. Long gone are the days when last semester dental students were submitting offers to purchase practices contingent upon passing the Boards. Those graduating dentists were purchasing practices to secure livelihoods and, in essence, they were acquiring jobs.

With the large number of practice modalities, including DSOs, today's graduating dentist can more readily secure employment contingent upon passing the boards.

Today's two income household is a contrast to the earlier dynamic of the graduating purchasing dentist consisting of "dentist breadwinner" and "spouse homemaker" and the reasons to acquire a practice have changed dramatically. Compounding this is stifling student debt coupled by graduating students not being provided with the skills for such a venture. Today's "first practice purchasing dentist" has been seasoned in the trenches and has spent many weekends in CE allowing her / him to be properly positioned for practice ownership.

It is important to understand that there are fewer buying dentists in the marketplace today than when you acquired or started your practice. Everything has changed. That targeted practice in the past is not today's target. If you are a Delta Premier provider generating annual revenues of \$600,000 or less, you shall have fewer options as you contemplate your exit. And those of you who are Delta Premier providers, your valuation shall be discounted. Further, many "For Sale" practices are not simple bread-and-butter practices per the evolved skillset of their owners and are not good fits for young dentists who do not possess such skills. And many practices have evolved with revenue streams exceeding \$3+ million and are simply too intimidating for first-time buyers. The Dental Service Organization (DSO) world provides options that frankly are a Godsend.

Making Changes as it Concerns Exiting Your Practice or Monetizing Its Value

Regarding planning your exit, the larger your practice in terms of revenues and EBITDA (earnings before interest, taxes, depreciation and amortization), the better your position if you are able to continue to provide clinical services post-sale. If your exit does not allow you to continue clinically, your target is the seasoned purchasing dentist.

Regarding monetizing your practice as a career-oriented practitioner who owns a dynamic operation, you are in the catbird's seat.

Here's what you need to know. The growth of the DSO industry is your friend. It is providing selling / partnering opportunities which create more value than the traditional selling models of dentist-to-dentist. Exit-minded dentists need to know that there is a time component involved. Work-back agreements of no less than 3 years and ideally 5 years are part of this dynamic. If this is not possible, this path is not available to you.

Marketplace Examples

"Exiting Dentist" Case:

Delta Premier Practice collected \$1,200,000 in 2021. EBITDA was \$510,000; priced at \$550,000 for a street sale due to the announced Delta reductions (estimated as being \$155,000) and the large percentage of revenues from placing implants. A number of dentists kicked the tires but walked per the announced Delta reductions and skillset of the seller. The only offer received from a dentist was \$400,000 with \$325,000 cash on close.

Sold to a DSO. Enterprise Value \$750,000. Seller works back 3 years setting his own clinical schedule. Using 2021's performance, if he works his historic 28-hour week with 8+ weeks off, he shall realize \$270,000+ in annual compensation. He traded the difference of \$240,000 in EBITDA

Continued on page 16...



Professional Practice Sales
of The Great West

Thinking about Selling your Practice?

**Concerned about this
unique journey,
your reputation, your staff,
your patients, your legacy?**

Professional Practice Sales has been selling California dental practices since 1966.

Ray Irving is a Second-Generation dental practice transition specialist. Has been doing this since 1975.

Ray has followed Delta's Premier position since September 2011. While others ignored Delta's position, Ray felt this had a significant impact on practice value.

Ray has hands-on experience with corporate acquisitions of healthcare practices. Ray understands DSO acquisitions. Ray is witnessing providers growing their network in a desire to find a private equity partner or to be acquired by the right corporate provider.

Ray is witnessing private practitioners positioning themselves to be successful in private practice using DSOs to their advantage.

Does Ray bring "added value" to a discussion concerning making changes? You be the judge.

**Do we understand
Today's SDDS' Marketplace?
Absolutely!**



Raymond & Edna Irving

415-899-8580

Ray@PPSsellsDDS.com

www.PPSsellsDDS.com

CA DRE License #01422122

CPR AHA BLS BLENDED LEARNING

In-Person Practice Session and Skills

Test at the SDDS Office 4 CEU, Core • \$87.50

- Friday, November 4, 2022 (2 sessions left: 9:00-9:45am, or 10:00-10:45am)
- Tuesday, January 31, 2023 (3 sessions: 6:00-6:45pm, 7:00-7:45pm, or 8:00-8:45pm)
- Saturday, April 15, 2023 (3 sessions: 6:00-6:45pm, 7:00-7:45pm, or 8:00-8:45pm)
- Friday, August 18, 2023 (3 sessions: 6:00-6:45pm, 7:00-7:45pm, or 8:00-8:45pm)
- Friday, November 10, 2023 (3 sessions: 8:00-8:45am, 9:00-9:45am, or 10:00-10:45am)

The 2023 CPR Courses will all be an AHA Blended Learning format. Below are the steps to register and complete the course. Email sdds@sdds.org if you have any questions.

Step 1 – Register for the BLS/CPR providers course with SDDS (via the inserted registration form, phone, or on the SDDS website)

- You will receive an email from SDDS with a link to AHA to sign up and pay for the online course (\$31).

Step 2 – Complete the HeartCode BLS Online course

- Written examination is part of the online course – 84% to pass
- Print a copy of your HeartCode BLS Online Course Completion Certificate (bring this copy to the skills test)

Step 3 – Attend the IN-PERSON Skills practice session and skills test at the SDDS Office.

- Face Coverings are required to enter the class and must remain in place throughout the class.
- No food or drink please.
- Gloves will be provided and utilized throughout the training.
- To successfully pass the BLS Provider Course, you will be required to practice and demonstrate CPR skills on both an adult manikin and an infant manikin several times.

Step 4 – Your American Heart Association BLS (CPR) card will be issued digitally via email. Physical cards are no longer issued.

All this for the price of \$87.50; \$31 of it (paid by you directly) for the online course and the other \$56.50 (paid to SDDS, \$10 more for late registration) for the skills portion – 4 units of CE included.

Visit www.sdds.org/continuing-education/cpr-renewal/ to get you and your team registered.

Continued from page 14...

(\$510,000 less \$270,000 in compensation) and the headaches of managing his practice for \$750,000 and the ability to be paid \$270,000 or better from his net collections as long as he wishes to work. He is healthy and has no problems with the work-back. Per the Enterprise Value and employment, he should pocket \$1.5+ million over 3 years. Further, his lease was assigned relieving him of \$325,000+ in contract rent payments. This now creates a \$1.8+ million outcome. (What is important is the successor would be a Delta PPO provider. Seller's collections of \$1,220,000 included \$471,000 in income realized from Delta patients. His EBITDA was then modeled to \$357,000 as a Delta PPO provider. Using this \$357,000 EBITDA and his ability to make \$270,000 per year post-sale, the marketplace tradeoff was \$87,000 post-sale for his securing an Enterprise Value of \$750,000.)

“Monetizing Practice Value” Case:

Out-of-network practice. Dentist loves being a clinician but wishes to shed the burden of ownership. Trailing 12-month collections of \$900,000 with EBITDA of \$350,000.

Sold to a DSO. Enterprise Value \$975,000 + \$50,000 in equity units. Seller works back 5 years at historic 22-hour work week with 10-weeks off a year. Per compensation model, seller should realize \$200,000 from his services the first 12-months. Dentist now has a strong strategic partner taking on the management, HR, marketing and development. Seller can work as long as he wishes with his eventual retirement no longer an issue. The cherry is the \$50,000 in equity units. Per this DSO's track record and the interest it is receiving from outside investors, anticipated value shall be \$250,000+ in the near future making this a \$1,225,000+ Enterprise Value. If Seller rolls these equity units forward, who knows what they might be worth. Seller's annual compensation shall increase on his 22-hour week with 10-weeks off. And all of this was realized from exchanging \$150,000 in EBITDA.

“Arbitrage Play” Case:

General practice trending \$17,000,000 in collections with EBITDA of \$3,330,000 in 2022. Owner seeks the right early-stage

platform whereby he folds his practice into that organization and takes an equity stake. He also seeks a seat at the Board of Director's Table. This is a 5-to-10 year arbitrage play whereby he seeks Generational Wealth. And as a bonus, he owns the real estate housing the practices. He shall also realize strong NNN leases from his corporate partner. He shall continue providing clinical services post-merger.

Important Points

A practice requires a history of strong revenues and needs to be generating an attractive EBITDA to be considered by a corporate partner. The office should have at least 5 ops with continued tenancy not being an issue. The practice needs to be located in an area where recruiting dentists shall not be a problem. And the owner needs to continue under an employment agreement.

Capitalizing on The DSO Marketplace

1. If you are truly ambitious, possess a great business plan and seek the biggest ROI from your efforts, create your own organization. There are resources available to assist you with some dentists doing this right now. One such dentist acquired his first practice in 2011. Revenues were \$540,000 with EBITDA of \$200,000. Today he owns 16 offices. When you have achieved an enviable annualized run rate wherein you have leveraged your organization through hired clinicians, possess a strong management team, have excellent systems in place, are realizing a strong EBITDA and have your Financial House in order, then you are perfectly positioned to court investor partners. You shall then negotiate how large a stake you wish to sell and at what that appropriate price should be. The value of your retained stake shall grow exponentially as your platform coupled with the created partnership shall start to cascade forward. And you shall be intricately involved in its development until you determine otherwise. By doing this properly, you shall create Generational Wealth.

2. In regards to seeking the right corporate partner with your intent on being a long-term player, there are many DSOs seeking to acquire a 60-to-90% interest in a thriving practice. Your retained equity shall increase in value as your corporate partner's revenue streams and footprint grows. A 20% retained interest should easily exceed the value of the 80% sold. And you are being compensated for your clinical services.
3. A pedestal practice (dominant in its marketplace) shall realize a higher valuation.
4. A practice with a very strong EBITDA shall realize a higher valuation.
5. Bigger is better!

Closing Points

Valuations differ as do the purchase components. The value of your practice changes depending on who you are talking to and where they are in their development. Perhaps your crosshairs are set on aligning with an early growth DSO whereby you take a strong equity stake. What might be the revenue targets that are baked into your Letter of Intent? What does that partner bring to the table to help your practice achieve those targets? What shall your responsibilities be? What is their track record, their capitalization? Who comprises the management team and what is their background? What is their vision? Are they a long term player or simply ramping up to be acquired by a larger investor group? How might your practice fit in with their existing organization and their culture? Are you psychologically wired for such a change?

The DSO World is all about creating value for its investors. If you choose to invest in this world, invest wisely! Understand there are no guarantees and there are risks. Tread slowly and smartly! ■



Professional Practice Sales
of The Great West

Professional Practice Sales of The Great West Your Trusted Advisor

PPS monetized dental practices when we pioneered this activity in 1966

Why Choose Us

We are not a listing factory. PPS has no interest in having an extensive inventory that gets little attention. We are very selective regarding the engagements we take on.

We do not outsource appraisals to third parties who shall never set foot in the practice.

PPS practices full disclosure with our "For Sale" practices. We know where to look, the questions to ask and the information to gather. We go to market with a complete toolbox!

Experience

PPS is able to pivot quickly depending upon marketplace changes.

We have successfully concluded client engagements to corporate healthcare providers in 14 states with selling prices being many multiples of \$1 million. Top price to date is \$24 million.

Current DSO activities:

Two clients are in contract. One is receiving equity in the new partner.

Another engagement concerns a client whose practice is trending \$17 million with EBITDA of \$3.3 million. Seeks equity in early stage DSO along with taking a seat at the Board of Director's Table.

We have dealt with private equity groups (some positioning themselves for their IPOs), public healthcare companies, and both regional (Sutter Health being one) and national healthcare systems.

PPS has that unique skill set that is perfectly honed for Today's Marketplace.

Customer Service

We create tailored marketing packages for each engagement. No cookie cutter approach.

We incorporate a very strong risk management application in every engagement. This is paramount when in essence you are selling an intangible, goodwill.

PPS' Intangibles

We are phenomenal coaches throughout the entire process.

When Delta started phasing out their Premier-only product in 2011, PPS understood that this would have an impact upon practice values. We commenced valuing Premier practices after modeling them as Delta PPO providers. Purchased practices that did not apply such modeling found many new owners struggling with over-priced debt.

PPS has been a staunch advocate encouraging Dentists to go out-of-network. We have written white papers on the subject.

CA DRE License #01422122

Considering making a change?



Let's Talk!

415-899-8580



415-328-4235 Cell



Ray@PPSsellsDDS.com



www.PPSsellsDDS.com



By **Upen Patel, DDS**
SDDS Member

Dr. Patel received his DDS from PACIFIC in 2005 and was awarded the Outstanding Achievement Award in the Academy of Operative Dentistry; completed an AEGD residency at PACIFIC in 2006. He has achieved the Mastership of the Academy of General Dentistry, Fellowship of The International Congress of Oral Implantologists, Pierre Fauchard Academy Fellow, KOIS Center Graduate and is a certified coach of United States Squash Racquets Association.

Out of Network Fee for Service Dentistry

We have so many fantastic opportunities in America to be the type of dentist we want to be. There is no one way to practice dentistry and this explains why we have differing models of practice. Unfortunately, many of us spend our careers regretting what could have been due to insurance limitations. Some excellent business-minded dentists seek multiple locations while others focus on participating in every insurance plan to maximize patient acquisition. Others will choose to become out-of-network with an insurance-independent model of practice.

For me, excellence in clinical dentistry is the most important aspect of my career and I want it to be on MY terms, not terms dictated by an insurance plan. For some time, I felt I was working too hard, seeing too many patients and, at the end of the day, not being properly rewarded for most routine procedures. I came to realize I had fallen into the commodity model of dental delivery with me being the commodity. You can purchase the same loaf of bread at Safeway or Bel Air basing your choice on price alone, but this commodity paradigm completely breaks down when comparing professional services since none of us are the same. Insurance companies have successfully convinced consumers that dentists are commodities and therefore you can pick a dentist based on price. Ask yourself this simple question: whose patients are these, anyway ...yours or the insurance companies?

Looking into the future I could foresee lower and lower PPO contracts and becoming increasingly disheartened over a potential 40-year career. In 2020 during the COVID-19 outbreak, I decided I would no longer follow the PPO dentistry path. This is a difficult decision for many of us; it took me 15 years to think about and act upon it! Most of us fear losing our patients, especially the ones we really love to treat if we drop insurance plans. Most of us do not relish the idea of going back to the survival mode mindset vs. the comfort of our current practice life. I

have often been asked how to transition from PPO to OON-FFS dentistry. What are the challenges and rewards? I would like to offer some of my thoughts.

1. **Challenges** include fear of losing patients, new financial arrangements (such as collecting in full at the time of service), how to communicate with patients about their plans and how they can still come to your practice. While fear has a sound evolutionary basis, it can keep us from reaching our full potential in life. Some solutions include a one-year transition plan; this means having conversations at 6 and 12 months prior to the conversion with each patient. Consider sending a letter to each patient explaining that while this was a very difficult decision, you firmly believe you will be able to care for every patient to the highest standards by spending the appropriate amount of time for each appointment. These steps will serve to mitigate patient concerns over time, money, fear, and trust issues.
2. **Education** is a major key to success. Take as much C.E. as possible and become an expert in the procedures you love to do. Practice within the scope of your training and refer challenging cases that are better treated by specialists. Over time word-of-mouth-referrals are the best way to grow an office full of Raving Fans.*
3. **Network yourself.** Join a Mastermind Group, FFS Dentistry Podcasts, and Facebook Groups. Hire a coach and find a mentor who has experience with an OON-FFS office to help guide your practice and team to this new model. Take C.E. on the business and psychology of dentistry and go from good to great!
4. **Embrace change.** If you wait until later "when the time is right" to go

OON, you may be waiting forever. Perhaps hold off on that expensive car, boat, home, or holiday and focus on rebuilding the foundation of your dream practice so that you can work and live the way you want for the rest of your life without regrets.

5. **Take risks** early on and follow your dreams. Mistakes are not mistakes if you learn from these experiences. Try different things in practice, but make sure to track and audit the results and make necessary changes. For practice development, choose 10 things you want to do at a world class level, then do them repeatedly. This leads to mastery and less stress.
6. **Educate patients** to build trust. The hygiene department is the key to successful patient retention and good Dentist-Patient-RDH rapport is imperative. Patients want to know that you are dependable, capable, trustworthy, and compassionate. Patients who trust us realize that we are acting in their best interest and putting their well-being first.
7. **Learn to say No.** You cannot be everything to everyone. Attempting this will lead to frustration and conflict. It is physically and mentally draining to attempt to be in multiple

rooms at once. Slow down and increase the quality of the experience for your patient.

8. **Systems and your staff** are the engine that drive your practice to peak efficiency. Hire people with loyalty and with the same enthusiasm for your vision of practice. Back office and front office personnel should all be cross-trained team players. Be sure to give the loyalty you ask of your staff back to them.
9. **Have a marketing plan** to establish brand recognition via an online presence. Strive to find your own niche rather than trying to emulate so-called famous Instagram dentists. You might imagine patient retention and practice growth being difficult with an OON setting, as you are no longer on a list of insurance plans a patient can easily select from. This can be overcome by having loyal patients and staff who put their trust in you (and you in them). Never underestimate the power of word-of-mouth referrals. While the online powers-that-be and practice consultants are glad to serve up a healthy dose of patients to you for a fee, word-of-mouth is free and incredibly powerful in establishing a great practice.

10. **Learn to delegate.** You are the foundation. Be the President and CEO/CFO of your business.

The power of consistent discipline, work ethic, focus, and compassion will always outperform talent in the long run. Happiness comes from what you love to do, and genius is the art of finding life's balance. Be happy at your place of work so that the rest of your life also gives you peace. Live and make memories with people, leave a legacy that is based on relationships, and be emotionally present for your patients and staff. First get better, then get paid better. Luck is when preparation meets opportunity. The opportunity is there. Are you feeling lucky? ■

To my Mentor and Friend, Dr. Robert N. Katibah: I am so grateful that you took me under your wing when I first started my practice. Your leadership and example have helped me grow into my potential. I would not be where I am today without you. I appreciate and treasure everything you have taught me.

Resources:

* [Raving Fans](#), Ken Blanchard and Sheldon Bowles, William Morrow publisher 1993.

JOIN US FOR THIS BUSINESS/PRACTICE MANAGEMENT COURSE!

Working ON the Business, Not Working IN the Business

2 CEU, 20% • \$75

Presented by Melinda Heryford, MBA; Dental Practice Management Consulting

The phrase "Work On It, Not Just In It" has been part of business vernacular for more than 35 years, ever since Michael Gerber coined it in *The E-Myth Revisited*. Learn about how owner dentists can find a way to organize their business to get the "business" work done easily and consistently.

Learning Objectives:

- Learn about structuring your practice to create more freedom and peace of mind
- Understand the three essentials of "working on your business" vs. the more usual "working in your business"
- Discover the fundamental five elements to assure your business is getting the attention it deserves versus in-house fabrication.

November 30, 2022

6pm: Registration

6:30pm-8:30pm: Class

SDDS Classroom:

2035 Hurley Way, Suite 200
Sacramento, CA 95825



By **Shareen Char-Fat, DDS**
SDDS Member

Dr. Char-Fat is a graduate of the University of the Pacific, Arthur A. Dugoni School of Dentistry. She has a private practice with her father-in-law, Dr. Kenneth Fat, in Sacramento. She enjoys traveling, skiing, and spending time with her family and friends.

Transitioning to an Out-of-Network Practice

Most people want excellent dental care and are willing to pay for it. When a third party, such as a dental insurance company, establishes the standard of what type of dental care has value and how much it costs, patients are led to believe that dental procedures should be covered much like medical services, and that the covered dental procedures are the only procedures they need to address. The public, however, is beginning to realize that medical managed care has caused a change in customer service and some have witnessed decreased quality of care as well as decreased time spent between doctor and patient. Dentistry does not have to follow the same path as medicine and every practice has the opportunity to establish itself as an independent, fee-for-service practice, whether you are currently in-network with dental insurance plans or not.

The key factor to success for an out-of-network practice is patient education. Patients can be informed of the value of

services not covered by dental insurance and the effect of dental insurance coverage and its relationship to quality care. Most patients are exposed only to the information their employers and dental insurance companies provide. Without criticizing insurance companies, it is about informing our patients about what dental insurance is and what it is not. To the patient, dental insurance is often thought of as the gatekeeper to the treatment plan based on how the insurance company covers a particular procedure. In reality, the dentist should be that gatekeeper and the treatment plan should be based on clinical need, treatment options, and patient acceptance.

We became a fully out-of-network practice in 2021, right in the middle of a pandemic. After decades of being “premier” members of a prominent insurance plan, we found increasing restrictions put forth by the insurance company were threatening our

ability to provide the highest quality of dental care. In order to continue providing the level of care that our patients were accustomed to, our office felt it was time to cancel our premier plan insurance contract. Our long-term staff, and especially the doctors, were hesitant at first, worried that we would lose most of our patients. We then became fully invested once we all understood the need to change if we were to continue to provide the level of dental that we wished to provide to our patients. We hired a consultant in 2020, worked with him for close to a year before giving our “official” notice to the insurance company and our patients, about 1 month before our cancellation date. Initially we were very nervous and scared to even talk about the change to our patients. We had face to face conversations with almost every patient and documented it in our records. We developed scripts and practiced how to provide appropriate informative answers to patient questions during and after the transition. Eventually we became more comfortable to talk about the reasons why

we had become out-of-network to our patients who were covered by this particular insurance company. We found that our patients’ reactions were mixed. In general, the patient responses were one of 3 types - those who you didn’t want to see go but felt they couldn’t afford the additional out of pocket expenses or didn’t want to deal with the insurance payment changes, those who were very insurance driven and were only going to go to an office that is in-network with their plan, and those who understood the reasons why we became out-of-network and felt they could make it work. The percentage of premier insurance patients in our practice was approximately 52%. The consultant projected that the average practice loses about 15% of those patients. He predicted our practice would lose about 5% and he was correct. Some patients left our practice and then came back within the year. Thankfully, prospective patients who were informed that we are out of network, are still choosing to become new patients in our office.

The main thing we tried to do was to assure our patients that they would be able to use their insurance plan in our office, we would still handle all of the paperwork and claims filing for them, and if their check from the insurance company did not arrive shortly after their appointment, we would still be their advocate in getting the payment that they deserve from the insurance company.

Becoming an out-of-network dental provider can be very rewarding, as it provides freedom and choice to both the patient and the dental practice. Most importantly, it allows you to offer high quality care as well as provide optimum patient/doctor interaction, without compromise. You are in control of your practice, instead of some corporate entity. You can take pride in the quality of services you provide, and your patients will appreciate the time and effort you take to give them the best that dentistry has to offer. ■

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straumanngroup
Digital Solutions

We Love Our Veterans!

**Thank you, SDDS Members,
for your service!**



U.S. Army

Lawrence Bisauta, DDS
Lamont Elmo Carr, DDS, MS
Roy Eakin, DDS
Bill Frey, DDS
Kerry Hanson, DDS
E Dean Jelden, DDS
Nelson H. Johansen, DDS
John Legakis, DDS
Donald Liberty, DDS
Maria C. Lopez-Shams, DDS
Blong Ly, DDS
Alexander Malick, DMD, FAGD
Les McIntyre, DDS
Victoria Mosur, DDS
Khari Nelson, DDS
Charles Newens, DDS
Paul Raskin, DDS
James Robison, DMD
Ronald Rott, DDS
Roberto Sepulveda, DDS
Colby Smith, DDS
Joel Whiteman, DDS
Keith Wood, DDS

U.S. Marine Corps

Victor Hawkins, DDS
Mervin Nelson, DDS

U.S. Navy

William Black, DDS
Miriam Behpour, DDS
Carlos E. Bonilla, DMD
Don Campbell, DDS
Sonney Chong, DMD
Joseph Cullo, DDS
Timothy Durkin, DDS
Ryan Grandpre, DDS

U.S. Navy (cont'd)

Greg Heise, DDS
Richard A. Mandelaris, DMD
David Marth, DDS
Erik Matson, DMD
James Musser, DDS
John C. Riach, DMD
Wendie Richards (Vendor Member)
Donald Rollofson, DMD
Dennis C. Romary, DDS
Sholi Rotblatt, DDS
Dean Sands, DMD
William Sloan, DMD
Kevin Tanner, DDS
Lien Truong, DDS
Russ Webb, DDS
Frederick (Fritz) Wenck, DDS

U.S. Air Force

Guy Acheson, DDS
Kreston Anderson, DDS
Robin Berrin, DDS
Gary C. Borge, DDS
Matt Campbell, DDS
Monica Crooks, DDS
Jason Dorminey, DMD
James Elliot, DDS
Teje Ellis, DDS
Mitchell A. Goodis, DDS
Harvey S. Greer, DDS
Daniel Haberman, DDS
Dennis Hiramatsu, DDS
Richard Jackson, DDS
Craig H. Johnson, DDS
David Jolkovsky, DDS
H. David Kneppshield, DDS
Jeffrey Light, DDS
William L. Marble, DDS

U.S. Air Force (cont'd)

Larry Masuoka, DMD
Daniel G. Mazza, DDS, MAGD
James Mc Nerney, DMD
Feroz M. Nawabi, DDS
David F. Nelson, DDS, MS
Lawrence Nguyen, DDS
Richard O' Day, DDS, MS
Michael H. Payne, DDS
Jim Peck, DDS
Benton J. Runquist, DDS, MS
Timothy D. Scott, DDS
Robert M. Shimada, DDS
Walter Skinner, DDS
R. Bruce Thomas, DDS
Robert L. Tilly, DDS
Cas Szymanowski, DDS
Kim Wallace, DDS
Michael Weideman, DDS
Lee Wiggins, DDS

U.S. Public Health Service

Dennis Wong, DDS
Tim Mickiewicz, DDS

**Would you adopt a
Veteran for dental care?**

**Contact sdds@sdds.org
to say "yes!"**

Note: This list was compiled from responses to an email requesting the names of our veterans, and it is possible that some veterans' names are not listed. We apologize in advance if this list is incomplete. Thank you to all veterans for sharing your stories!



Jay Harter

LIC #01008086

36 Years in Business

916-812-0500

Jay.Harter@henryschein.com

*This is a sample
of our listings.*

CENTRAL VALLEY/MODESTO AREA: 8 Ops, 20+ yrs Goodwill, Digital, 4hyg days/wk. Great location! 2021 GR \$999K. #CA2721

ELK GROVE/SOUTH SACRAMENTO: *New Listing!* 4 Ops, 21+ yrs. Goodwill

FAIR OAKS/CITRUS HEIGHTS: Desirable area, 38 yrs. Goodwill, 4 Ops, Nice decor, Digital, 6 hyg. days/wk. 2019 GR \$970K on 4 day/wk. #CA656

FAIRFIELD/VALLEJO AREA: 7 Ops, Paperless, 43+ yrs. Goodwill, 5 hyg. days/wk. 2021 GR \$1.5M. #CA3117

GREATER MODESTO: *New Listing!* 7 Ops, Digital, 15 yrs. Goodwill, GR \$614K

LAKE TAHOE: 4 Ops, Digital Pano, 20+ yrs. Goodwill, Paperless, Delta PPO practice with No Delta Premier. 2021 GR \$1.4M. #CA3100

RED BLUFF/CORNING/ORLAND AREA: 6 Ops +RE, 33+ yrs. Goodwill, Paperless, Digital, 8 hyg. days/wk with room to grow! 2021 GR \$825K. #CA3161

ROCKLIN/ROSEVILLE AREA: 4 Ops, Hi-tech in affluent area. Digital, iTero Scanner, much more. 2021 GR \$2M. #CA2793

ROSEVILLE/CITRUS HEIGHTS: 4 Ops, Hi-exposure retail area, Digital, 5 hyg. days/wk. 2021 GR \$775K. #CA2897

S. SACRAMENTO METRO: Ortho Specialty practice, 5 Chair Open Bay Ops, 10 yrs. Goodwill. 2021 GR #404K. #CA3149

SOUTH SACRAMENTO: 5 Ops, 73 yrs. Goodwill, Paperless, Hi-exposure retail location, Digital Pano, CEREC. 2021 GR \$802K. #CA3093

SONORA AREA: Nice \$825K producing, 5 Ops, Renovated bldg for sale, Digital, Pano, Strong hyg. program. #CA2850

WOODLAND/DAVIS/W. SACRAMENTO AREA: Endo practice, 3 Ops, 12 yrs. Goodwill, Paperless, Digital. 2021 GR \$623K. #CA3154



Dr. Thomas Wagner

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JOIN US FOR THE NOVEMBER GENERAL MEETING!

IT Security Nightmares

3 CEU, Core • \$90

Presented by Jonathan Szymanowski, DMD, MMSc

The computer system in your dental office is one of the most anxiety-provoking and least understood pieces of equipment. The goal of this presentation is to present simple steps you can take to build confidence in your IT system so you can avoid a security nightmare of the U.S. Department of Health and Human Services showing at your office for a major security breach. HIPAA compliance, back-up systems, internet gateways security and email protocols will be presented. Bring your team members so that you all can learn.

Topics will include:

- IT security pearls to keep you out of trouble
- How to understand your IT infrastructure and not fear it
- Be prepared for IT emergencies

Tuesday, November 8, 2022

5:45pm: Social & Table Clinics

6:45pm: Dinner & Program

Hilton Sacramento Arden West
(2200 Harvard Street, Sac)

Invite your team!

SDDS Foundation



THURSDAY, JANUARY 12, 2023

DISNEY'S FROZEN

From the producer of THE LION KING and ALADDIN, FROZEN, the Tony®-nominated Best Musical, is now on tour across North America, and the critics rave, "It's simply magical!" (LA Daily News). FROZEN features the songs you love from the original Oscar®-winning film, plus an expanded score with a dozen new numbers.

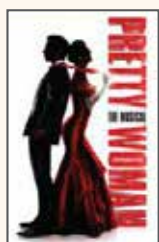
An unforgettable theatrical experience filled with sensational special effects, stunning sets and costumes, and powerhouse performances, FROZEN is everything you want in a musical: It's moving. It's spectacular. And above all, it's pure Broadway joy.



THURSDAY, MARCH 16, 2023

HAIRSPRAY

You Can't Stop the Beat! HAIRSPRAY, Broadway's Tony Award-winning musical comedy phenomenon is back on tour! Join 16-year-old Tracy Turnblad in 1960's Baltimore as she sets out to dance her way onto TV's most popular show. Can a girl with big dreams (and even bigger hair) change the world? Don't miss this "exhilaratingly funny and warm-hearted musical comedy" (The New Yorker).



THURSDAY, MAY 3, 2023

PRETTY WOMAN

PRETTY WOMAN: THE MUSICAL, based on one of Hollywood's most beloved romantic stories of all time, springs to life with a powerhouse creative team led by two-time Tony Award®-winning director and choreographer Jerry Mitchell (HAIRSPRAY, KINKY BOOTS, LEGALLY BLONDE). "If you love the movie, you'll love the musical!" (BuzzFeed News).

Are you ready to fall in love all over again?

Use the Broadway insert to purchase tickets

ALL PROCEEDS BENEFIT SACRAMENTO DISTRICT DENTAL FOUNDATION!
(SDDF IS A REGISTERED 501(C)3 ORGANIZATION. TAX ID# 23-7067087).

Contributions are tax deductible as allowed by law. All shows at the Safe Credit Union Performing Arts Center.



Would you like to volunteer?

- ☐ Adopt a patient
- ☐ Volunteer at a Site
- ☐ Sign me up for anything

Email us at smilesforkids@sdds.org

- Mark your calendars! -
Swing for Smiles
ANNUAL GOLF TOURNAMENT



Join us to support the SDDS Foundation on May 12th at Ancil Hoffman Golf Course! All proceeds of this event benefit the programs funded by SDDF!

FRIDAY, MAY 12, 2023



Are you a member of the SDDS Foundation?

Your Foundation Membership helps to fund our Smiles for Kids, Smiles for Big Kids programs and other forms of community outreach!

Not yet a member of the Foundation? Email us at sdds@sdds.org to become a member and make a difference. Thanks for your support!

JOIN US FOR THE

Holiday Party & Silent Auction

- DECEMBER 2, 2022 -

6-11pm / Del Paso Country Club

RSVP Today with enclosed insert or online! \$150 per person

Price includes - cocktails, hors d'oeuvres, dinner & dancing to the Jay Rolerz Band

*Donate to the Silent Auction.
Help Support the Foundation!*

This year we plan to offer our guests the most fabulous silent auction to date. In order to pull off such a feat we need your help! You may think you have nothing to contribute but you do.

- Your friend who owns that cool restaurant could donate a private chef dinner for 8.
- Your neighbor who is a local artist could donate a piece of art.
- Your go-to jeweler where you go to get special gifts could donate a bauble.
- Your vacation house or timeshare could be donated for a week's stay.
- Your King's tickets, a magnum of Pinot, that putter you bought and never used...

It's easy, all you have to do is ask. The best silent auctions are those where you're given the opportunity to bid on one-of-a-kind items and special experiences. If you have questions, email events@sdds.org! Silent Auction donation deadline will be on November 30th, so make sure to let us know before then!

Check Out Our RECENT EVENTS

Events are back in full swing both in the SDDS office and online. We've got a lot planned; CE courses, Broadway shows, member events and even a holiday party! MidWinter registrations have been coming in and we're already making plans for the spring line-up. We hope you can join us at one (or more) of our events!

Strategic Planning Board Retreat

The SDDS Leadership team gathered for a couple days in Tahoe to determine the strategic five year plan for the Dental Society. It was a great strategic planning retreat, we have a great 5 year plan! It was an exciting time, full of hard work, dedication and a bit of fun at the end of the day.



Member Meet-up Event

Several SDDS members and friends/family enjoyed an afternoon at South Slope Winery.



Double Day at SDDS

Double the topics, double the speakers, double the learning and double the fun! We had a great morning with Drs. Bryan Judd and Steven Lynch. They shared their knowledge and expertise on Occlusion and Everyday Dentistry.



October General Meeting

Von Boyenger, Senior Deputy Labor Commissioner for The State of California came and spoke about California workplace rules and how to avoid the 5 most common labor law violations.



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Board Report



Ash Vasanthan, DDS
Secretary

September 6, 2022

Highlights of the Board Meeting

President's Report

Dr. Wes Yee called the meeting to order at 6:00 and welcomed visiting CDA Board Member, Dr. Cindy Lyon (a member of the San Joaquin Dental Society), to our meeting. Dr. Yee stated that the year has been good so far and membership is good, GM's are getting more attendance and he is excited for the rest of the year.

Secretary's Report

Dr. Ash Vasanthan reported that the August membership report is looking good and we have reached 80% market share at the end of August – this is amazing!

Treasurer's Report

Dr. Lisa Dobak reported that all financials are balanced and all still within our budget estimates.

Guest Speaker – CDA Board Report

Dr. Lyon, a member of the San Joaquin Dental Society and also a member of the CDA Board of Directors, mentioned SDDS is well represented with Drs. Patel and Bellamy. She reported on CDA activities and priorities:

- CDA is working hard to bring tangible benefits to members and share the info
- CDA lobbying to work with DBC to get the Licensing to be done with just manikin-based exams

- Grants for getting dentists into rural places as an access to care issue
- Dr. Patel mentioned that CDA has a benefit for members and the big one is having “contract analysis” where CDA team will do a contract analysis that any dentist has with an insurance company and give a report to the dentist for a fee
- CDA presents is showing improvement in attendance although not at the pre-pandemic level

Committee Reports

As the last quarter of the year approaches, SDDS committees and task forces are wrapping up their work, assessing their progress and proposing suggestions for the coming year. Thank you to everyone – chairs and committee members – for their participation.

Updates – Old and New business

- CDA House of Delegates – SDDS delegates are preparing to represent us in November
- SDDS is preparing to partner with the Medical Society and others to offer a program in the spring concerning managing and treating pregnant patients – hoping to bring together information (and misinformation) and the concerns from patients, MDs and dentists. (March 22, 2023)

Executive Director's Report

- Vendor Members - Cathy reported that we have 40 vendor members and they support SDDS in wonderful ways through webinars and seminars, informational articles and participation at our events. Please encourage all of our members to support our Vendor Members.
- MidWinter Convention – it's going to be a great event – sign up soon; we anticipate a sell out. The Expo is already sold out with 75 exhibitors
- General Meetings and DMDs – we are back to our pre-Covid attendance numbers (phew!)
- Holiday Party Planning / Installation - December 2nd at Del Paso – Everyone is invited and bring your friends – the LIVE BAND will again be Jay Rolerz... put on your dancing shoes and join us!

Adjournment

The meeting was adjourned at 8:37pm

Next Board meeting:
Nov 1 at 6pm



Dental Building for Sale Lease or Move in 2900 Cold Springs Rd, Placerville Ca 95667 3200 + Square Feet

7 Ops, Gorgeous Waiting Room, 4 bathrooms, lots of easy parking, and room on the lot for expansion or another Building., Great location near Home Depot and food and DMV.

Decades of good will as a dental office in town, easy access location
Available April 2023 or most likely before.

Contact Dr Dean K Sands DMD
Call: 530-305-5000 or Email: drdksands@gmail.com

Target price is \$620,000
or

Divided \$400,000 for building and \$220,000 Leasehold Improvements
OWC if needed.

Lease \$1.00 per sq foot/plus Insurance/Taxes combined or separate comes to
approx
\$1.29 / sq foot



Committees, Leadership, Volunteers – Oh My! Get Involved – a Little or A Lot!



By **Lisa Dobak, DDS**
2023 SDDS President

As 2022 comes to a close, our strategic planning process is complete and our 5-year plan is ready to put into action. It's time to "rally our troops" and get our members involved! There are many ways to get involved in SDDS and our Foundation, whether as an "idea part" of the team, a leader of the team, and/or a worker-bee part of the team. We'd love to have you!

If you like governance and leadership and want to be part of SDDS and the future, let us know. If your interest is to serve on a committee, or be a chair, let us know. Sign ups start NOW and the placement will be done by January 1st – we'll be ready to go.

We invite all of our members to be a part of our Society's leadership, committees, task forces, advisory groups, or our Foundation leadership and projects, our Political Action Committee (PAC); it's a great way to be part of the future of SDDS and our Foundation. Meetings are streamlined (not many) and our work is productive and rewarding; we value YOUR time and make it easy to be involved. All you need to do is let us know what your talents are and what you'd like to do. We'd be excited to have you volunteer!

SDDS Standing Committees

- Membership / Engagement Committee
- CPR Instructor Committee
- Leadership Development / Nominating

SDDS Advisory Committees

- *Nugget* Editorial
- Continuing Education
- Mass Disaster / Forensics
- Legislative Advisory
- Oral Health Advisory

SDDS Task Forces

- Non Member Task Force
- Cathy's "Think Tank"

Others as assigned

- Foundation
- Golf Tournament
- Smiles for Kids
- Smiles for Big Kids
- SAC PAC Advisory Committee
- Other events

"Volunteering is a great way to meet your colleague dentists."

Email us at sdds@sdds.org to get involved

2022 SDDS Committee Schedule

Other

CDA House of Delegates
Nov 11, 18, 19

Leadership

Board of Directors
Nov 1

Executive Committee
Dec 9

Want to get more involved with SDDS?

Your chance is now! Use the committee and volunteer signup form included in this issue and we'll make sure to find the right place for you!



Get Incentive Payments and Spread the Word: Tooth Decay is 100% Preventable!

REWARDING REASONS TO ENGAGE AND PROVIDE QUALITY CARE TO HEALTH NET MEDI-CAL MEMBERS!

Get any of these rewards for reaching out to members to encourage office visits and performing preventive oral health services.



\$100	Provider Bundle Billing incentive¹	\$11.25	Sealant incentive³
\$125	Member Outreach incentive²	\$100	Adult Periodontal-focused Outreach Bonus Program⁴

Take advantage of these incentives during Health Net's* 12-month incentive period. We encourage you to help make sure members get preventive care through awareness, access to care and educational outreach.

If you have questions or would like more information, contact your local Network Manager at **800-268-9012**.

¹Provider bundle billing: Providers will be paid the incentive for bundle billing an exam, cleaning and fluoride, ages 0-21+ on the same date of service (DOS)/claim. Providers will receive a \$100 incentive (in addition to the 75% pay-for-performance increase) for each member claim received that meets the bundles listed below. Providers can receive the payment one time per member during this 12-month program from July 1, 2022–June 30, 2023.

Payout claim must include the following on the same DOS, ages 21 and over	Payout claim must include the following on the same DOS, ages 0–20
Exam (0120 or 0150)	Exam (0120, 0145 or 0150)
Cleaning (1110, 4341, 4342 or 4910)	Cleaning (1120)
Fluoride (1206 or 1208, based on age)	Fluoride (1206, based on age)
Tobacco counseling (1320)	

²Provider outreach: The Plan will provide a recall report that contains a list of members that have not been seen within the last 6+ months (using/starting with February 2022 data, as incentive started in July 2022). If providers are able to contact these members and get them into the office for one of the performance measures listed in the provider alert, the provider will receive a \$125 incentive for each member seen and billed (in addition to 75% plan performance increase). The incentive program period is from July 1, 2022–June 30, 2023.

Payout claim must include ONE of the preventive CDT codes listed below, ages 21 and older	Payout claim must include ONE of the preventive CDT codes listed below, ages 0–20
Exam (0120 or 0150)	Exam (0120, 0145 or 0150)
Cleaning (1110, 4341, 4342 or 4910)	Cleaning (1120)
Fluoride (1206 or 1208, based on age)	Fluoride (1206, based on age)
Tobacco counseling (1320)	

³Sealant incentive: The Plan will pay an incentive for each sealant (one per lifetime) placed on virgin teeth for children up to age 14. This incentive is in addition to the 75% (\$22 SMA + \$16.50 75% P4P + \$11.50 incentive = \$50 per tooth) plan performance increase. The incentive program period is from July 1, 2022–June 30, 2023.

⁴Coordination of care for high-risk members: A list of eligible members assigned to the providers office will be provided to conduct member outreach to increase periodontal services for diabetic members ages 65–85. Health Net will use medical data to educate and encourage utilization among our Health Net Medi-Cal Dental high-risk members with diabetes medical/dental integration. This incentive is Health Net's PIP individual intervention.

Health Net GMC/PHP Adult Periodontal Focused Outreach Bonus Program (1/1/2022–12/31/2022)		
CDT code	Service description	Bonus fee
D1110	Prophylaxis/Adult	\$100
D4341	Periodontal scaling and root planning – four or more teeth	
D4342	Periodontal scaling and root planning – one to three teeth	
D4910	Periodontal maintenance	

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YOU THE DENTIST, THE BUSINESS OWNER



YOU ARE A DENTIST. You've been to school, taken your Boards and settled into practice. End of story?

Not quite. Are you up to speed on tax laws, potential deductions and other important business issues?

In this monthly column, we will offer information pertinent to you, the dentist as the business owner.

The Importance of Income Protection for the Business Owner

By **Evan G. Mathew; Trek Financial**
(SDDS Vendor Member)

Paycheck Protection for the Practice

Even the smallest solo dental practice employs three to four people, the receptionist/office manager, a hygienist, and sometimes a dental assistant and a dental technician. That represents a case large enough to earn special pricing or underwriting concessions from the disability carrier.

Individual Disability Insurance for Dentists

On average a dentist leaves dental school with student loan debt between \$150,000 – \$300,000. Protecting the investment in education requires that the income earning potential is also protected. Only disability insurance provides that level of protection.

An individual disability insurance policy pays a percentage of your client's salary, according to policy guidelines, if he or she is disabled. Disability insurance policies can be customized by:

- The amount of coverage (The percentage of your income that the policy will pay)
- The length of coverage (How long benefits will continue)
- The elimination (waiting) period (How soon benefits will start)
- The disabling definition (Such as own occ or modified own occ)

- The renewal provisions (Such as non-cancelable or guaranteed renewable)
- Riders (The bells & whistles)

This coverage is essential for clients who do not have long term disability (LTD) insurance at work. It is also supplemental for those who have LTD at work because employer-provided plans are very limited.

In the professional market, like physicians and dentists, only own-occupation disability insurance will do. If the insured is unable to return to the original occupation and level of income, the disability benefit will fill the difference between pre-disability income and post-disability income. Individual disability insurance is to replace the dentist's lost income due to disability. Other forms of disability insurance are designed to protect the viability of the business while the dentist is disabled.

Disability Insurance for the Business Owner

Whether practicing alone or part of a group practice, dentists are business owners with financial obligations. Employees of solo practices are most vulnerable to significant income disruption if the dentist becomes even temporarily incapacitated due to illness or injury. Patients still need care, utilities and rent must be paid, payments for expensive dental equipment and machinery must continue.

There are many forms of disability insurance to cover risks specific to a business owner. Business Loan Disability insurance will make loan payments while the practitioner is unable to perform dentistry. A business owner carries an obligation to ensure that employees continue to receive a paycheck if the owner is unable to work due to a medical condition. Business Overhead Expense disability insurance, essential for any business with employees, will provide the needed capital to continue to operate the business, pay salaries, rent, and more. In some cases, policy benefits may even pay for a substitute dentist so that patients continue to receive care. ■

Evan has been working in finance since 1992 and was a co-founder of Mathew & Bimson, based in Davis, CA. In 2008, he and his group merged with Trek Financial and have been offering a suite of financial services for individuals and companies. Evan specializes in executive benefits planning, employee benefits planning, charitable and estate planning and insurance planning. You can reach Evan at (530) 757.4460 or at evan@trekfinancial.com

DREAM ON.

BUT WHAT IF THAT'S AS FAR AS YOU GET?

YOU'VE INVESTED time and money into building your practice and earning.

WHAT HAPPENS to those if you are unable to work due to injury or illness?

Can you maintain your lifestyle and achieve your **DREAMS?**

CHOOSE A PLAN OR COMBINATION THAT:

- Protects your income if you are unable to work, or unable to return to your full duties
- Continue retirement contributions on your behalf
- Cover business expenses
- Protect any business partners
- Protect your revenue if a key employee is disabled
- Cover your student loan payments if you're unable to work due to a covered disability



EVAN MATHEW, MBA | Consultant
Evan@trekfinancial.com | 530.757.4460

JOIN US FOR THE JANUARY GENERAL MEETING!

"SDDS Talks" – 10 on 10 WHAT HAPPENED TO THAT IMPLANT?

3 CEU, Core • \$80

Presented by Drs. Navneet Arora, Leland Lee, Matt Korn, Paul Binon and Rosemary Wu

Implants have become part of everyday dentistry. The bigger issue in clinical practice is the need to monitor implants as a part of normal dentition, identify problems early to manage them and have a plan in place to maintain them in the long run. The goal of the presentation is to educate the audience on how to identify an ailing implant and how to manage it. This presentation is done by local specialists who are experts in the field of managing implants and the issues that arise with them after they have been restored and in function.

Speakers:

- Navneet Arora, DDS, MPH, DABP - Peri-implantitis: Clinical Factors and Management Options
- Leland Lee, DDS- Bone regeneration around ailing implants
- Matt Korn, DDS – Soft tissue considerations for healthy implants
- Paul Binon, DDS, MSD - How to deal with broken abutments and screws
- Rosemary Wu, DMD, MS - Maintenance protocols for single and multiple implants

Tuesday, January 10, 2023

5:45pm: Social & Table Clinics

6:45pm: Dinner & Program

Hilton Sacramento Arden West
(2200 Harvard Street, Sac)

Invite your team!



YOU

THE DENTIST, THE EMPLOYER

YOU ARE A DENTIST. You are also an employer. Employee evaluations, hiring and firing, labor laws and personnel files are an important part of that. This monthly column, will offer current employment law information pertinent to you — the dentist, the employer.

MEMBER
BENEFIT!

SDDS HR Hotline
NEW EXCLUSIVE NUMBER
FREE TO SDDS MEMBERS!

888.784.4031

Holidays on the Horizon

By **Giuliana Gabriel, J.D.**, Director of HR Compliance
California Employers Association (SDDS Vendor Member)

With Halloween behind us and other holidays just on the horizon, you'll likely be seeing more requests for time off from your employees. For a refresher on holiday pay issues, read some of our most frequently asked questions:

Are Employers Required to Provide Time Off for Holidays?

No, California law does not require employers to provide time off for holidays. It is a matter of discretion whether you want to offer time off, whether observed holidays are paid or unpaid, and whether you will pay a premium should an employee work on an observed holiday. Be sure to address these issues in your employee handbook.

Be aware of one exception, though: Employers with five or more employees are subject to state religious discrimination laws and may need to allow employees to take time off for religious observance.

Are the Rules Different for Exempt Employees?

Yes. Exempt (salaried) employees who perform any work during the workweek in

which a holiday occurs must be paid their full weekly salary, whether or not they work on a holiday. For example, if you observe Thanksgiving as an unpaid holiday and your exempt employee works the week of Thanksgiving, but takes Thursday off, they are entitled to their full weekly salary, not a pro-rated amount.

An Employee Called in Sick the Day Before the Holiday. Can We Deny Holiday Pay?

That is not a good idea. If an employee has accrued, mandatory paid sick leave available and you deny holiday pay because they used sick time preceding or following the holiday, you could be in violation of the anti-discrimination protections of the paid sick leave law. The employee may argue you denied them additional compensation because they used protected leave time.

Are Employees Owed "Holiday Pay" at Termination?

Let's say an employee quits mid-year and they are now demanding "holiday pay" for observed holidays coming up later in the year. Unlike vacation/PTO, which is considered a

vested benefit, traditional holiday pay does not vest and therefore, need not be paid out at termination.

However, be careful with floating holiday policies. If you offer "floating holidays" that are not connected to a specific event, but available to the employee to use at any time for any reason, it will be treated as vested time (like vacation), which must be paid out at termination.

As such, if you offer personal holidays for birthdays, work anniversaries, etc., make sure your policy requires employees to use the personal holiday time in the same workweek as the event. Otherwise, you risk that the personal holiday will be viewed as a "floating holiday," subject to payout at termination. ■

Drafting policies can be tricky! Get access to the policy language you need by calling the SDDS HR Hotline, 888.784.4031, Monday-Friday, 8am to 5pm staffed with CEA Subject Matter Experts!

Upcoming HR Webinars

Online / audio seminar. You will only need a telephone, cell phone and/or computer (computer not required). All you need to do is dial, listen and ask questions if you desire. Sign up online at sdds.org

2023 Labor Law Teaser

Wednesday, December 13 • 10-11am
1 CEU, 20%

Coming Topics in 2023:

Wellness in the Workplace
and more!

Upcoming Harassment Prevention Webinars

Employees

December 1, 2022

Supervisors/Employers

December 1, 2022

Law and Meal Break CLARIFICATION

The October General Meeting brought up a few points that needed to be clarified. Here's a follow up from CEA/HR Hotline regarding the law on meal breaks. Please see summary of information below.

Meal Periods

In California, an employer may not employ an employee for a work period of more than **five hours per day** without providing the employee with a meal period of not less than thirty minutes, except that **if the total work period per day of the employee is no more than six hours, the meal period may be waived** by mutual consent of both the employer and employee. A second meal period of not less than thirty minutes is required if an employee works more than ten hours per day, except that if the total hours worked is no more than 12 hours, the second meal period may be waived by mutual consent of the employer and employee only if the first meal period was not waived. Labor Code Section 512.

In general, when an employee works for a work period of more than five hours, **a meal period must be provided no later than the end of the employee's fifth hour of work (in other words, no later than the start of the employee's sixth hour of work).** When an employee works for a period of more than 10 hours, a second meal period must be provided no later than the end of the employee's tenth hour of work (in other words, no later than the start of the employee's eleventh hour of work). See *Brinker Restaurant Corp. v. Superior Court* (2012) 53 Cal.4th 1004.

Rest Periods

In California, the Industrial Welfare Commission Wage Orders require that employers **must authorize and permit nonexempt employees to take a rest period** that must, insofar as practicable, be taken in the middle of each work period. The rest period is based on the total hours worked daily and must be at the minimum rate of a net ten consecutive minutes for each four hour work period, or major fraction thereof. The Division of Labor Standards Enforcement (DLSE) considers anything more than two hours to be a "major fraction" of four." A rest period is not required for employees whose total daily work time is less than three and one-half hours. The rest period is counted as time worked and therefore, the employer must pay for such periods.

If your employer fails to authorize and permit the required rest period(s), you are to be paid one hour of pay at your regular rate of compensation for each workday that the rest period is not authorized or permitted.

Meal and Rest Break Deal Breakers

- Failing to **relieve** employee of all duty
- Failing to **relinquish control**
- Not giving a reasonable **opportunity** to take
- Coercing, impeding or **discouraging** from taking
- Not keeping **track**
 - Meal period is **unpaid** (clock in and out)
Make sure this is still happening for your remote workers!
 - Rest period is **paid** (don't clock in and out, but record that it was taken)



Telephone: 916.444.1000
© California Employers Association

Meal Break Example

- Shift: **8:00 am to 5:00 pm**
 - 1st hour: 8:00 to 8:59
 - 2nd hour: 9:00 to 9:59
 - 3rd hour: 10:00 to 10:59
 - 4th hour: 11:00 to 11:59
 - 5th hour: Noon to 12:59
- First meal break must **begin by 12:59 pm**



Failure to Provide or if Insufficient or Late = 1 hour Premium Pay



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Rest Breaks

- Employer must **"authorize and permit"** rest breaks.
- Should be in the **middle** of each work period, as practicable.
- Rest breaks are **paid** – "on the clock."
- Required: **"10 minutes net** rest time per 4 hours or major fraction thereof."



Failure to Provide or if Insufficient = 1 hour Premium Pay



Telephone: 916.444.1000
© California Employers Association

Premium Pay Overview

- When an employer fails to provide an hourly employee with a sufficient meal period, rest break, or heat recovery period, **"premium pay"** is owed.
- This is when the meal/rest break is:
 - Late,
 - Interrupted,
 - Too short, or
 - Skipped altogether.



If employee works at all during the a break, you must compensate the employee for that time, in addition to premium pay.



Telephone: 916.444.1000
© California Employers Association

TOTAL MEMBERSHIP

(as of 10/18/22:)

1,881

MARKET SHARE:

80.1%

RETENTION RATE: 94.1%
ENGAGEMENT RATE: 73%

TOTAL ACTIVE MEMBERS:
1,476

TOTAL RETIRED
MEMBERS: 341

TOTAL DUAL
MEMBERS: 7

TOTAL AFFILIATE
MEMBERS: 9

TOTAL STUDENT
MEMBERS: 86

TOTAL CURRENT
APPLICANTS: 7

TOTAL DHP
MEMBERS: 57

TOTAL NEW
MEMBERS FOR 2022: 90

November/December
2022

New Members

DENNIS BALUYUT, DMD

General Practice

Dr. Baluyut earned his dental degree from University of the East in 1982. He currently is practicing at Elica Health Center in Sacramento.

HARPREET CHEEMA, DDS *Transfer!*

General Practice

Dr. Cheema earned his dental degree from University of Colorado in 2020. He currently is practicing at Ora Dentistry in Elk Grove.

SUKHWINDER DHALL, DDS *Transfer!*

General Practice

Dr. Dhall earned his dental degree from UOP in 2018. He currently is practicing at Elica Health Center & Dental in Sacramento.

TANZIM FARUK, DDS *Transfer!*

General Practice

Dr. Faruk earned his dental degree from Mexico-Universidad De La Salle in 2020. Her current practice location is pending.

GEORGE HWANG, DDS

Endodontics

Dr. Hwang earned his dental degree from UOP in 2011. He currently is practicing at Creekside Endodontics in Folsom.

KATHERINE KIM, DDS

General Practice

Dr. Kim earned her dental degree from Boston University in 2021. She currently is practicing at Smile Island in Rocklin.

BENJAMIN KORDUSKY, DDS

Prosthodontics

Dr. Kordusky earned his dental degree from West Virginia University in 2017. He currently is practicing at Clear Choice Dental Implant Center in Elk Grove.

RAVNEET KAUR, DDS

General Practice

Dr. Kaur earned her dental degree from University of Pennsylvania in 2022. Her current practice location is pending.

DANIEL LOVELAND, DDS

General Practice

Dr. Loveland earned his dental degree from University of Pittsburgh in 2019. He currently is practicing at Smile Quest Dental in Rocklin.

ROBERT LUND, DDS *Transfer!*

Endodontics

Dr. Lund earned his dental degree from Emory University in 1976. He currently is practicing at Lund Endo in Sacramento.

CLARISSE MACASAET, DDS

General Practice

Dr. Macasaet earned her dental degree from Midwestern University in 2022. She currently is practicing at Calvine Family Dental in Elk Grove with her father. *Fun Fact:* She was an SDDS Tooth Fairy for SFK when she was in high school!

PRESHUS MAGDANGAL, DDS

General Practice

Dr. Magdangal earned her dental degree from UOP in 2016. Her current practice location is pending.

IAN MARION, DDS

General Practice

Dr. Marion earned his dental degree from UOP in 2012. He currently is practicing at The Spot For Smiles in Elk Grove.

MATTHEW NOLEN, DDS

General Practice

Dr. Nolen earned his dental degree from USC in 1999. His current practice location is pending.

TIFFANY NEIMAR, DDS *Transfer!*

Dental Anesthesiology

Dr. Neimar earned her dental degree from USC in 2018. Her current practice location is pending.

ALLYSSA OSTROWSKI, DMD

General Practice

Dr. Ostrowski earned her dental degree from Medical University of South Carolina in 2022. Her current practice location is in South Lake Tahoe.

UJJVAL PANDYA, DDS

General Practice

Dr. Pandya earned his dental degree from International in 2022. His current practice location is pending.

MARISA PONTRELLI, DDS *Transfer!*

General Practice

Dr. Pontrelli earned her dental degree from Arizona School of Dentistry in 2021. She is currently practicing at Natomas Crossing Dental Care in Sacramento.

ALISON QUACH, DDS

Orthodontics

Dr. Quach earned her dental degree from Harvard School of Dentistry in 2013. She currently practices at Alexander & Martin Orthodontics in Rocklin.

ADRIAN SARCHISIAN, DDS

General Practice

Dr. Sarchisian earned his dental degree from USC Herman Ostrow School of Dentistry in 1999. He currently practices at Sacramento Dental Group in Carmichael.

ROZ SAEDI, DDS

General Practice

Dr. Saedi earned her dental degree from USC Herman Ostrow School of Dentistry in 2014. She currently works at DHCS / Medi-Cal Dental. *Fun Fact:* She owns an Etsy shop that sells scented scrunchies.

SHAHNIN SHAMSIAN, DDS

General Practice

Dr. Shamsian earned his dental degree from USC Herman Ostrow School of Dentistry in 1998. He currently practices at Reliant Dental Center in Citrus Heights.

SLEENA SODHI, DDS

General Practice

Dr. Sodhi earned her dental degree from Loma Linda University in 2018. Her current practice location is pending.

LILLIANA STOJIC, DDS *Welcome Back!*

General Practice

Dr. Stojic earned her dental degree from University of Zagreb-Croatia in 1991. She currently practices at Global Smiles in Sacramento.

NIDA SULEMAN, DDS

General Practice

Dr. Suleman earned her dental degree from Baylor College of Dentistry in 2020. She currently practices at Lush Dental Studio in Sacramento.

STEPHANIE SCHWARTZ, DDS

General Practice

Dr. Schwartz earned her dental degree from Indiana University in 2021. Her current practice address is pending.

EUGEN TUTUNARU, DDS *Transfer!*

General Practice

Dr. Tutunaru earned his dental degree from Loma Linda University in 2020. His current practice location is pending.

TANYA VARIMEZOVA, DDS *Transfer!*

General Practice

Dr. Varimezova earned her dental degree from UCSF in 2019. She currently teaches at California Northstate University in Elk Grove.

WERNER VISAGE, DDS

General Practice

Dr. Visage earned his dental degree from UCSF in 2016. He currently owns Marconi Family Dental in Carmichael.

CHRISTOPHER YAMADA, DDS *Affiliate!*

Pediatric Dentist/Hawaii

AMY YU, DDS

Endodontics

Dr. Yu earned her dental degree from Harvard Dental School in 2020. She is currently practices at Endodontic Associates Dental Group in Sacramento.

Pending Applicants:

Heather Beaty, DDS

Lee Lo, DDS

Samuel Minagawa, DDS

Sarah Sim Po, DDS

Cherie Ransby, DDS

Kwan-Ho Yun, DDS

Miguel Cortez, DDS

Congratulations

to Our New Retired Member!

Laurie LaDow, DDS

Thomas Schauer, DDS



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In Memoriam



Dr. Alan Williams passed away in late September 2022. He was 89 years old. He had attended Loma Linda University. He was an SDDS member since 1978.

WELCOME

to SDDS's new members, transfers and applicants.

IMPORTANT NUMBERS:

SDDS (doctor's line) (916) 446-1227

ADA (800) 621-8099

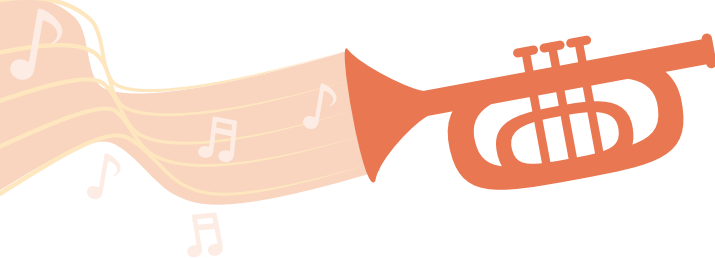
CDA/TDIC (800) 736-8702

Denti-Cal Referral. (800) 322-6384

Central Valley

Well Being Committee . . . (559) 359-5631

We're Blowing your horn!



Congratulations to...

Dean Dr. Kevin Keating for receiving the ACD Fleming Award for outstanding service to the profession!

Dr. Wai Chan for being elected Vice Chair of the California Northstate University Board of Trustees!

Dr. Paul Johnson on opening another office! His niece helped him design the new logo and it is so awesome! (1)

Dr. Stephanie Sandretti on being inducted to the Pierre Fauchard Academy. (2)

Dr. Hana Rashid and her husband on adding Oliver Joseph to their family. (3)

SDDS member dentists Drs. Nima Aflatooni, Dean Ahmad, Matthew Comfort, Monica Crooks, Lisa Dobak, Eric Grove, Jagdev Heir, Richard Kennedy, Jr., Karthik Raghuraman, Hana Rashid, Gabrielle Rasi, Nikki Sekhon, Jeffrey Sue, Ash Vasanthan, and Pinelopi Xenoudi for being inducted into the International College of Dentists. Sponsored by our members; Drs. Wallace Bellamy, Donald Rollofson, Volki Felahy, Stephanie Sandretti and Wai Chan (4)

The following SDDS members who referred new SDDS members this year:

Dr. Craig Alpha & Dr. Greg Heise - Dr. Jeffrey Delgadillo

Dr. Margaret Delmore - Dr. Werner Visage

Dr. Brandon Martin - Dr. Alison Quach

Dr. Alan Reid - Dr. Rahmani Sepideh

Dr. Charles Smurthwaite - Dr. Daniel Loveland

Dr. Chirag Vaid - Dr. Ian Marion



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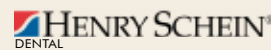
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Nick VanZant
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hiossen.com



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General Manager
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David Olson
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olsonconstructioninc.com



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Keith B. Dunnagan, Senior Attorney
Diana Doroshuk, Firm Administrator
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bpelaw.com/dental-law



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Kim Gusman, President/CEO
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kidscaredental.com



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starrefining.com



Since 2009

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integritypracticesales.com



Since 2014

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PPSsellsDDS.com



Since 2017

Dental Practices

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business.comcast.com



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Gino Choi
844.694.2787
www.amiitv.org/sdds



Since 2021

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SDDS VENDOR MEMBER SUPPORT IS A WIN-WIN RELATIONSHIP!

SDDS started the Vendor Member program in 2002 to provide resources for our members that would best serve their needs. We realize that you have a choice for vendors and services; we only hope that you give our Vendor Members first consideration since they directly support SDDS.



Learn more about what
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Business Banking
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bannerbank.com



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firstus.org



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fa.ml.com/malonn.m.barnes



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John Urrutia, CPA, Partner
916.724.3962
muncpas.com



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sierraridgewealth.com



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Brett LeMmon
925.280.5766
thomasdoll.com



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trekfinancial.com



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279.200.2944
usbank.com



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Retirement Planning

California Dentists' Guild

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cadentistsguild.org



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LIBERTY Dental Plan

Cherag Sarkari, DDS
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libertydentalplan.com



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SD Reliance Management

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President/Partner
916.367.4252
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BandWcompliance.com



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adamsdentalconsulting.com



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Job Bank

The SDDS Job Bank is a service offered only to SDDS Members. It is for job seekers to reach other Society members who are looking for dentists to round out their practice, and vice versa. If you are a job seeker or associate seeker contact SDDS at (916) 446-1227, we can also provide contact information for the members listed below.

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Hung Le, DDS • Elk Grove • PT • GP
Brian Crawford, DDS • Antelope • PT • Ortho
Sunny Badyal, DDS • Yuba City • PT/FT • GP
Carlos Bonilla, DMD • Sacramento • PT • Endo
Marcela Diaz, DDS • Elk Grove • PT/FT • GP
Siamak Okhovat, DDS • Roseville • FT/PT • GP
Darce Slate, DDS • Rocklin • PT • GP
April Westfall, DDS • Placerville • PT/FT • GP
Gilbert Limhengco, DDS • Sacramento • PT/FT • GP
David Park, DDS • FT/PT • GP
Elizabeth Johnson, DDS • various Wellspace locations • FT/PT/Fill-In • GP

DOCS SEEKING EMPLOYMENT

Matthew Nolen, DDS • FT • GP
Behdad Javdan, DDS • PT • Perio
Bruce Taber, DDS • Fill-In • GP

Classified Ads

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Kids Care Dental & Orthodontics seeks orthodontists to join our teams in the greater Sacramento and greater Stockton areas. We believe when kids grow up enjoying the dentist, healthy teeth and gums will follow. As the key drivers of our mission—to give every kid a healthy smile—our dentists, orthodontists and oral surgeons exhibit a genuine love of children and teeth. A good fit for our culture means you are also honest, playful, lighthearted, approachable, hardworking, and compassionate. Patients love us...come find out why! Send your resume to talent@kidscaresdenal.com. 6-7/17

EMPLOYMENT OPPORTUNITIES

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Kids Care Dental & Orthodontics seeks dentists to join our teams in the greater Sacramento and greater Stockton areas. We believe when kids grow up enjoying the dentist, healthy teeth and gums will follow. As the key drivers of our mission—to give every kid a healthy smile—our dentists, orthodontists and oral surgeons exhibit a genuine love of children and teeth. A good fit for our culture means you are also honest, playful, lighthearted, approachable, hardworking, and compassionate. Patients love us...come find out why! Send your resume to talent@kidscaresdenal.com. 6-7/17

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PRACTICES FOR SALE

Transition Downtown Fair Oaks dental practice to a recent graduate dentist immediately. I would work for one or two years helping the dentist with my patients. jackhstansfield@yahoo.com 11-12/22c

LOWER FOOTHILLS – SOUTH EAST FROM SACRAMENTO – DELTA PPO PRACTICE: Successor positioned to realize \$320,000+ in Available Profits per year after loan payments on asking price of \$325,000. **PLACER COUNTY ALONGSIDE INTERSTATE 80:** 2021 collected \$658,000. Craftsman building also available for purchase. **PLACER COUNTY:** Shall collect \$1.2 Million this year. Great hygiene department. **PLACER COUNTY:** Shall collect \$1.1 Million. Beautiful office. **FAIR OAKS:** Phenomenal exposure at busy intersection. What makes this a tremendous investment is the real estate is included. **LAKE TAHOE:** Collections in 2021 totaled \$857,000 with Available Profits of \$328,000. Asking \$250,000. For more information, go to www.PPSsellsDDS.com or phone Ray Irving at 415-899-8580. 9-10/22

Fair Oaks General Practice. Asking \$360k OBO. 2021 Collections \$515k, 1200 sq. ft, 4 ops, Avg of 14 days/month, 5 week off/year. Please inquire a BrighterCaliforniaSmiles@gmail.com 9-10/22c

Omni Practice Group has several listings in the Sacramento area:

Amazing south Sacramento County growth opportunity practice. High visibility location. Underserved community and 6 operatories. (CAD125).

Elk Grove practice with a great reputation, 4 fully equipped ops, growing collections, and customer base. Highly desirable medical building, over \$800k in annual collections. (CAD124).

For more information, contact Chris Barbour (#2135925) at chris@omni-pg.com or call (916) 792-5038. 4/22

VACATION TRADE

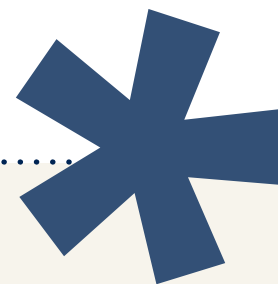
North Lake Tahoe Ski Cabin near Homewood. Sleeps 6 adults, two baths, inside was renovated Summer 2022. Please contact Dr. Guess at 916-933-0123 or drmgues@sbcglobal.net 11-12/22

EQUIPMENT FOR SALE

Equipment for Sale and/or Lease of Turnkey Office in El Dorado Hills. 6 Ops of Excellent condition ADec chairs/cabinets/stools/delivery units, Compressor and Vacuum. Moved to new location, previous EDH office is turnkey and ready for new tenant. Reception furniture, office decor, breakroom table/refrigerator all still there. Priced to move. Contact everhart.ryan@gmail.com 9-10/22

ADDRESS SERVICE REQUESTED

SDDS CALENDAR OF EVENTS



NOVEMBER

- 1** Board Meeting
6pm / SDDS Office
- 4** CPR-AHA BLS Blended Learning
Skills Testing, 2 Time Sessions
4 CE Core / 9-9:45am, 10-10:45am
SDDS Office
- 8** General Membership Meeting
IT Security Nightmares
Jonathan Szymanowski, DDS
Hilton Sacramento Arden West
3 CE Core / 5:45pm Social / 6:45pm
Dinner & Program
- 10** Dentists Do Broadway
The Book of Mormon
7:30pm Curtain

- 30** Business/Practice Management Forum
Working ON the Business, Not Working
IN the Business
*Melinda Heryford, MBA; Melinda
Heryford Consulting*
2 CEU, 20% / 6:30-8:30pm / In-person

DECEMBER

- 1** Harassment Prevention Webinar
For Supervisors
*California Employers Association
(SDDS Vendor Member)*
2 CEU, Core / 9:30-11:30am / Webinar
- 1** Harassment Prevention Webinar
Harassment Prevention For Employees
*California Employers Association
(SDDS Vendor Member)*
1 CEU, Core / 12-1pm / Webinar

- 2** Holiday Party and Silent Auction
6pm / Del Paso Country Club
- 8** Member Event
Polar Express
- 9** ExComm Meeting
7am / Offsite
- 13** HR Webinar
2023 Labor Law Teaser
*California Employers Association
(SDDS Vendor Member)*
1 CEU, 20% / 10-11am / Webinar

For more calendar info and
to sign up for courses online,
visit: www.sdds.org

See page 30 for upcoming
committee meetings



Oh! The CE You'll Take!

The 42nd Annual
MidWinter Convention & Expo
February 16-17, 2023**

Upcoming GENERAL MEETINGS

NOV 8 IT Security Nightmares

Tuesday • 3 CEU, Core • \$80

Presented by Jonathan Szymanowski, DMD, MMSc

The computer system in your dental office is one of the most anxiety-provoking and least understood pieces of equipment. The goal of this presentation is to present simple steps you can take to build confidence in your IT system so you can avoid a security nightmare of the U.S. Department of Health and Human Services showing at your office for a major security breach. HIPAA compliance, back-up systems, internet gateways security and email protocols will be presented. Bring your team members so that you all can learn.

Topics will include:

- IT security pearls to keep you out of trouble
- How to understand your IT infrastructure and not fear it
- Be prepared for IT emergencies

JAN 11 "SDDS Talks" – 10 on 10 What Happened To That Implant?

Tuesday • 3 CEU, 20% • \$80

Presented by Drs. Navneet Arora, Leland Lee, Matt Korn, Paul Binon and Rosemary Wu

Implants have become part of everyday dentistry. The bigger issue in clinical practice is the need to monitor implants as a part of normal dentition, identify problems early to manage them and have a plan in place to maintain them in the long run. The goal of the presentation is to educate the audience on how to identify an ailing implant and how to manage it. This presentation is done by local specialists who are experts in the field of managing implants and the issues that arise with them after they have been restored and in function.

5:45pm: Social & Table Clinics | **6:45pm:** Dinner & Program
Hilton Sacramento Arden West (2200 Harvard Street, Sac)