

# The Virginia VOICE

VAGD

Spring 2007

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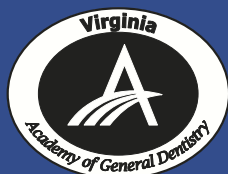
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## Academy of General Dentistry Mission Statement

To serve the needs and to represent the interests of general dentists and to foster their continued proficiency through quality continuing dental education in order to better serve the public.



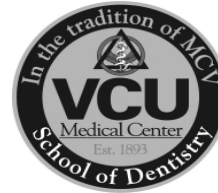
## VCU / VAGD MasterTrack CE Program Announced

The Virginia Academy of General Dentistry seeks to improve the oral health of Virginians by providing timely, relevant, and accessible continuing education to its member dentists. The Virginia Commonwealth University School of Dentistry takes pride in its innovative approaches to education and patient care. Now, the VAGD, through an exciting partnership with VCU, will offer high quality, state-of-the-art learning experiences for its members through a MasterTrack Continuing Education (CE) Program.

"The school enthusiastically supports this new partnership with the VAGD," says Dean Ron Hunt. "This MasterTrack program gives us an opportunity to offer CE programs that are innovative and provide exceptional learning experiences for all participants."

The aspects of the proposed MasterTrack program designed to maximize student interest, learning, and engagement include: \*200 credit-hours of on-site instruction: \*200 credit-hours of in-office homework: \*A total of 400 of the 600 hours of CE credit required for AGD Mastership status: \*On-site learning (70 percent lecture and 30 percent hands-on) at VCU: \*Hands-on courses in the school's new Mannequin Lab: \* In-office homework consisting of self-study, laboratory exercises, patient-based cases, and reports: \*Interactive website for use with in-office homework.

"Our goal is to provide an excellent CE experience that will fulfill the necessary participation hours for our members seeking mastership status in the

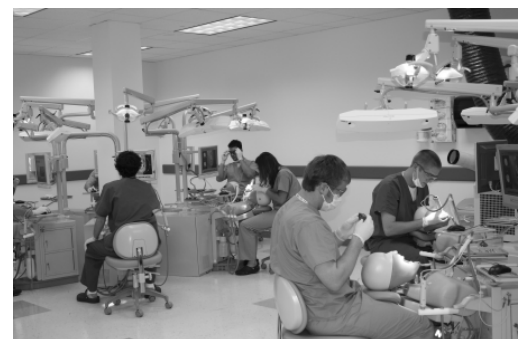


AGD." adds Kirk Norbo, DMD, MAGD, VAGD MasterTrack liaison. The program meets all the AGD MasterTrack guidelines and requirements for formats of instruction and hours devoted to specified topics. On-site sessions will meet at VCU in September and March from Thursday at noon until Sunday at noon.

"We look forward to partnering with the VAGD members on this exciting and unique four-year venture," says Martha Clements, Director of Continuing Education at the dental school. "Using an interactive website with other members, speakers and faculty will enhance the learning experience, facilitate communication, and increase camaraderie among participants."

Further information on the Program will be mailed soon and at the VCU School of Dentistry CE Office website at:

[www.dentistry.vcu.edu/courses](http://www.dentistry.vcu.edu/courses).



Above—State of the art Dent-Sim Lab available for MasterTrack sessions.

## Message from the President...

*Cheryl B. Billingsley, DDS, FAGD*



The Academy of General Dentistry Assists In Dealing With General Dentists Issues...

**I**t is a distinct honor to introduce myself as your incoming Virginia Academy of General Dentistry's President. I am a dentist in a private practice working four to five days a week like most of you. I face the same daily struggles as most of you. We all face multiple issues each day, such as insurance complications, staff issues, and difficult patients while we continue to manage a business. We balance all of these responsibilities and continue to provide excellent treatment for our patients. We are held legally responsible for the diagnosis and treatment of our patients' oral health. Do you think we have a tremendous responsibility to the patients we treat? For those of us in solo practices, the struggle is further compounded by the lack of interaction with our fellow general dentists. The Academy of General Dentistry can assist greatly in dealing with these issues.

Networking in dentistry provides invaluable insight. For instance, this year the Virginia Academy of General Dentistry in conjunction with VCU-MCV School of Dentistry will be offering a master track program. An outstanding team of instructors will provide invaluable training during the courses which can be completed over four years by attending two weekend sessions per year. Dentists who have attended in the past say that they continue to benefit from the networking with their colleagues. For more information please contact VAGD at (804)320-8803.

I would like to express my gratitude to the Academy of General Dentistry for providing leadership for the general dentist in relation to the American Academy of Periodontology guidelines. The AGD continues to define the role of our

profession and is the primary voice for the general dentist.

Our National President, Dr. Bruce DeGinder from Virginia, has provided exceptional leadership for the Academy this year. On behalf of the VAGD I would like to thank him for his service.

I would also like to thank all of the board members who continue to work so diligently in numerous areas of the VAGD. Dr. Kirk Norbo provided tremendous leadership this past year, and we express our gratitude to him. In addition, Dr. Ali Zarrinfar provides superb guidance as Vice-President, Dr. Jack Kayton provides our first-rate treasurer guidance, Dr. Gloria Fernandez-Ward continues to provide excellent minutes for the meetings, Dr. Julie Tran is constantly helping in the area of public information, Dr. Pam Stover is our talented editor, Dr. Susan O'Conner continues to provide leadership in relation to the membership, Dr. Stelio Bredologos provides excellent guidance in continuing education, Dr. Fred Certosimo provides ongoing assistance relating to the dental school, Dr. Ted Sherwin provides admirable leadership as our regional Trustee, and Frances Kimbrough, our executive secretary, continues to help us in ways too numerous to name. We are very fortunate in Virginia to have such a dedicated team of leaders.

The Virginia Academy of General Dentistry continues to provide a great foundation for continuing education in the field of dentistry. I have learned, grown and matured through the many great friends I have met in the VAGD. Networking among our peers is one of the most valuable experiences one can reap from the VAGD.

I would like to invite every dentist to become active in the AGD. This is your organization and it will help guide the future of general dentistry. Come and join the more than 37,000 general dentists nationwide. The learning and networking opportunities are limitless!

Please feel free to contact me, or any other board members, through the Virginia AGD website at: [www.vagd.org](http://www.vagd.org). We are here to serve you.

## **Regional Director's Report George R Shepley, DDS, MAGD Regional Director, Region 5**

**T**he Regional Directors of the Academy of General Dentistry met in Chicago on November 16, 2006 for a training session. This was followed by the Leadership Conference on November 17 and 18, 2006 and a Regional Director meeting on November 19, 2006. One of the main projects was creating a document outlining the Role of the AGD2010 RD. The areas of the new role include Guide the Region, Train our leaders, Provide resources for successful CE, Facilitate new leader identification and development, Encourage advocacy within constituents and organized dentistry. This project also included making new proposed RD Bylaw changes. Another major area of focus was to develop a Constituent Affiliation Agreement. The purpose an affiliation agreement is to set forth procedures for establishing a reporting and communication relationship between the AGD and Constituents with respect to the responsibilities and liabilities of both parties. The AGD shares a responsibility with constituents to address accountability and to evaluate and minimize risk and liability. The affiliation agreement will safeguard both the AGD and constituents.

Constituents are vital in the promotion and advancement of the AGD and they provide valuable services to members. The level and frequency of those services vary from constituent to constituent, but a request for a completed constituent checklist and supporting documents will aid in achieving greater consistency amongst the constituents. Also, this will provide the AGD with a more comprehensive knowledge of constituent activity which will eventually allow for the development of AGD programs and services and enhancement of recruitment and retention efforts. Having more awareness of what is being accomplished on the constituent level enables the AGD to market the full benefits of AGD membership. It is for the multiple reasons stated above that the Regional Directors and Constituent Services staff has created the affiliation agreement and supporting documentation request. The affiliation agreement and checklist with supporting documents will be requested from each constituent during the 2007 calendar year. Beginning with the 2008 calendar year, an annual review of documents submitted, not the affiliation agreement as this is only a one-time submission will

be requested in subsequent years. It will be the responsibility of the Constituent President to review these documents, share it with all the constituent Board members and ensure that all required forms are completed, signed and returned to Constituent Services by the specified deadlines.

The RD's then completed an integrated planning model exercise using the Member Value Prioritization process. They were also updated on many other areas of activity in the AGD. The RD's drafted a letter to send to the Trustees in support of strong action in the AAP situation. I also attended the Board of Trustee's meeting in Vancouver, BC on January 12 and 13, 2007. This was part of a scheduled RD rotation to attend these meetings. Region 5 is well represented on the Board with strong leaders. Bruce DeGinder, David Halpern, and Jeff Cole are doing a great job. I am privileged and honored to serve as your Regional Director. I am looking forward to seeing everyone at the Region 5 CE course and caucus meeting in March.

Dr. Shepley can be reached at 410-889-7100 or emailed at [gshepley@comcast.net](mailto:gshepley@comcast.net).

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### **Why AAP Guidelines are a problem for the GP By Ted Sherwin, DDS, FAGD AGD Trustee, Region 5**

**M**ost everyone has or is becoming aware that we have a significant problem with the American Academy of Periodontology's (AAP) Guidelines for referral. The problem directly affects every practicing GP in the US but particularly those GPs who treat periodontal disease, many of whom are members of the AGD.

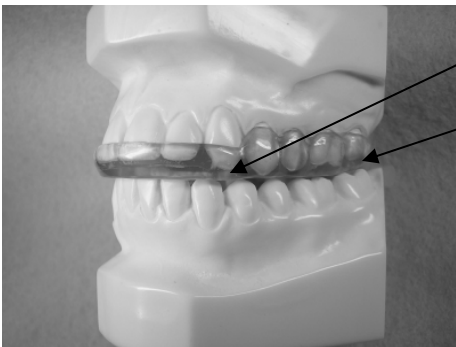
In June 2005, the AGD was solicited by the AAP to provide comments on its draft, "Referral Guidelines for the Co-Management of Patients with Periodontal Diseases." The AGD submitted a thorough review in July 2005 expressing its substantial concerns about many of the draft items. In August 2006, the AAP released its final guidelines, apparently disregarding the most substantive parts of AGD's input. Here are the AGD Board of Trustee (BOT) concerns: (1) AAP did not incorporate much

*(Continued on page 8, column 2)*

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Its unique design combines the most desirable features of a traditional hard acrylic splint with the patient comfort of a soft vinyl splint. The hard acrylic exterior can be molded to suit your treatment objective such as contacts, ramps for cuspid and anterior guidance or other specific preferences.



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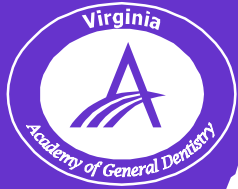
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THE VIRGINIA ACADEMY OF GENERAL DENTISTRY PRESENTS:



*Dr. Charles Samaras*

“Transitions to Technology for the Everyday Dental Team”

Fredericksburg, VA

March 16, 2007

**Course Description**

This program will provide the entire team with the information necessary to transition today’s technology into the everyday dental practice. Dr. Samaras’ ability to share his practice management techniques with these teams lend itself to a successful transition without them leaving the comfort zone. Real life applications provide a recipe to success!

Topics will include: \* Creating a mind set for dental staff and patients by creating value; \* How doctors and staff can transition the practice; \* How to create raving fans and patients that will eagerly invite similar patients to the practice; \* Introduce practice management and technology into your practice without anxiety; \* Valuable information to keep doctors and staff within their comfort zone; \* An introduction to the new and different technologies and products available today; \* Analysis and cost effectiveness of new technology—profitability; \* Defining the role of utilizing hygienists, assistants and team with respect to practice management, technology and marketing; \* Reduce stress with staff—how to encourage staff to take responsibility and ownership of the practice; \* How to be happy and successful in an everyday dental team; \* Working hard at working easy!!

**Location**

This course will take place at the Holiday Inn Select Hotel in historic Fredericksburg. For reservations call 1-800-682-1049 or 1-540-786-8321.

Driving Directions: **From North**, take I-95 South and exit in Fredericksburg at 130B/Route 3 West. Make the first right at the traffic light onto Carl D. Silver Parkway. Make the very next right onto Commerce Street. Hotel is on the left. **From South**, take I-95 North and exit in Fredericksburg at 130B/Route 3 West. Make the first right at the traffic light onto Carl D. Silver Parkway. Make the very next right onto Commerce Street. Hotel is on the left. **From East**, take Route 3 West. As you approach Fredericksburg, follow signs for I-95. Get into your left lane and take ramp onto Fredericksburg/Mayfield Bridge. Follow Route 3 West until you cross over I-95. Take a right at the next light onto Carl D. Silver Parkway. Take next right onto Commerce Street. Hotel is on the left. **From West**, take Route 3 East. As you pass Spotsylvania Mall on your right, get into the left lane and turn left at the next traffic light onto Commerce Street. Hotel is on the left.

**About the Speaker**

Dr. Charles D. Samaras, Director of Practice Management at Tufts University School of Dental Medicine and leading authority on technology in the Everyday Dental Practice, will show you how to increase your practice value and have more fun by working smarter, not harder. His focus on implementing practice management techniques and modern technology in your current practice guarantees positive economic results. His dynamic teaching style and professional presentation lends itself to a conducive learning environment to all in attendance.



Dr. Charles Samaras

Dr. Samaras has maintained a private dental practice for 20 years in Lowell, MA. His ability to blend ongoing advances in Dental Medicine and innovations in Practice management have empowered all who have taken his lectures to make positive changes in how they practice dentistry! His devotion to service for fee dentistry, and ability to work within the Dental Team's comfort zone has been his recipe for success.

The Virginia Academy of General Dentistry, Program Provider #219330, is designated as an Approved PACE Program Provider by the Academy of General Dentistry. The formal continuing education programs of this program provider are accepted by AGD for Fellowship, Mastership and membership maintenance credit. Approval does not imply acceptance by a state or provincial board of dentistry. The current term of approval extends from 6/01/05 to 5/31/08.



**Registration**

**Dr. Charles Samaras - Mar. 16, 2007—8:30AM—5:00PM  
Holiday Inn Select Hotel, Fredericksburg, VA**

Name \_\_\_\_\_ Tel # \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 AGD # \_\_\_\_\_ E-Mail \_\_\_\_\_  
 Add'l Names: \_\_\_\_\_ Amt. \$ \_\_\_\_\_  
 \_\_\_\_\_ Amt. \$ \_\_\_\_\_

Registration Fees:

	Early	After 2/16/07
VAGD member	\$199	\$249
Non-member	\$249	\$299
Staff/Resident	\$ 79	\$ 99
Student	\$ 39	\$ 39

Return with check made payable to: **VAGD**, c/o Frances Kimbrough,  
 2405 Grand Summit Ct., Richmond, VA 23235, or  
 charge to \_\_\_\_\_ VISA \_\_\_\_\_ MasterCard \_\_\_\_\_ American Express  
 # \_\_\_\_\_ Exp. Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Cardholder: \_\_\_\_\_ Amt. \$ \_\_\_\_\_

THE VIRGINIA ACADEMY OF GENERAL DENTISTRY PRESENTS:



## Dr. Vasilios Mesimeris

“Bringing Immediate Load Implant Dentistry  
Into Your Practice”

Norfolk, VA

May 4, 2007

### Course Description

From single tooth restorations to full mouth rehabilitations: you can greatly shorten your patient’s treatment time with predictable results. Implants have changed the way we think and practice dentistry today. In the ever-evolving science of implantology, clinicians need the most up-to-date procedures available to maintain a state-of-the-art practice. The objective of this course is to take the participant “to the next level” with treatment planning, solutions, and recipes for success in implant dentistry with immediate loading. Through the use of clinical examples, participants will learn about implant coating technology and implant designs. They will also learn about temporary, esthetic, and multi-unit abutment options and their significance in immediate loading and final restoration of implant cases. Course Content: \* The use of Easy and Snappy abutments for soft tissue support, immediate load and final restoration; \* NobelReplace-immediate placement in extraction sites with temporary and esthetic abutments- a versatile system; \* Soft tissue sculpting- the use of temporary and healing abutments to shape the soft tissues and preserve esthetic contours; \* Nobel Perfect- a unique, one of a kind scalloped implant designed to maintain soft and hard tissue at the implant level; An internal abutment that limits margins and maintains biologic width, ideal for anterior tooth replacement; \* Nobel Direct- a one piece preable implant/abutment, maximizing the restorative drive in implant placement for predictable results; \* All-on-4-concept- the use of the Branemark implant and multi-unit abutments for full ach immediate load; \* Temporary implants- the use of these disposable implants to load your case while permanent implants integrate-uses, limits and techniques for temporization; \* RDSP- the Restorative Driven Surgical Practice- the coordination of the surgical, restorative practice with the laboratory to immediately load cases as well as reduce overall treatment time from treatment planning to final restoration; \* Nobel guide – teeth in an hour; Surgical and prosthetic treatment planning for immediate loading; \* Complications- what happens when things go wrong-solutions for problems and cases without solutions!

### Location

The Holiday Inn Select Hotel is located at 1570 North Military Highway in Norfolk, VA 23502, only two miles from Norfolk International Airport and central to every city in Hampton Roads including Norfolk, Virginia Beach, Suffolk,

Hampton, and Downtown Norfolk. For reservations, call 1-757-213-2231.

### About the Speaker

Dr. Mesimeris received his DMD degree from the University of Medicine and Dentistry of New Jersey and his periodontal training at SUNY ay Stony Brook. He is an assistant clinical professor in the post-graduate periodontics program at SUNY at Stony Brook and is on staff at Good Samaritan Hospital. He is currently in a private practice limited to periodontics and oral implantology in Babylon, New York.



Dr. Mesimeris is a member of the American Association of Periodontics, Northeastern Society of Periodontics, American Association of Osseointegration and other professional organizations and study groups. He lectures locally and nationally on the subjects of periodontics and oral implantology with an emphasis on esthetic implant/prosthetic solutions, and clinical digital photography.

#### Cancellation and Refund Policy.

Cancellations must be in writing. Full refund if cancelled two weeks prior to the date of the course. After that a \$35 processing fee will be retained. **No refunds for cancellation within 72 hours of course.**

#### Registration

**Dr. Vasilios Mesimeris - May 4, 2007—8:30am—5:00PM**  
**Holiday Inn Airport Hotel, Norfolk, VA**

Name \_\_\_\_\_ Tel # \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

AGD # \_\_\_\_\_ E-Mail \_\_\_\_\_

Add'l Names: \_\_\_\_\_ Amt. \$ \_\_\_\_\_

\_\_\_\_\_ Amt. \$ \_\_\_\_\_

Registration Fees:

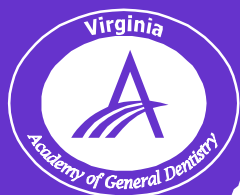
	Early	After 4/4/07
VAGD member	\$199	\$249
Non-member	\$249	\$299
Staff/Resident	\$ 79	\$ 99
Student	\$ 39	\$ 39

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2405 Grand Summit Ct., Richmond, VA 23235, or

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*Ronald D. Jackson, DDS, FAGD, FAACD*

*Joseph Massad, DDS*

*ACLS Certification and Re-Certification Course*

*(Required by the State Board of Dentistry)*

*CPR Certification Course*

Williamsburg, VA

November 2-3, 2007

The Nineteenth Annual Colonial Dental Conference is being held at the Williamsburg Hospitality House, located at 415 Richmond Road in Williamsburg, Virginia (tel. 757-229-4020). Enjoy the history and charm of the area, celebrate the nation's 400th anniversary, all while attending top continuing education courses!

**Ronald D. Jackson, DDS, FAGD**  
Friday, November 2nd, 2007  
"The Art, Science and Simplicity of Direct Composites"



### Course Description

#### Part I: Class II Direct Resins: Faster, Easier and Better

Amalgams have served dentistry for almost a century. However, amalgam fillings undergo constant corrosion and are not esthetic. Also, they don't seal or strengthen teeth. The advancements made in adhesive technology and composite resin materials have revolutionized restorative dentistry. The posterior direct resin restoration not only satisfies patients' ever increasing desires for esthetics, but may even be better dentistry. These restorations seal teeth, reinforce remaining tooth structure and allow more conservative preparations. In this presentation, Dr. Jackson will show a simplified, predictable placement technique for the Class II direct resin restoration. The procedure is based on proven, predictable adhesives, advanced resins specifically developed for posterior use and newly designed instrumentation. These features, along with a standardized system of resin placement, combine to reduce the time and effort for the dentist and increase the esthetic satisfaction of the patient. Additional topics covered include: Where indicated – assuring success; Creating esthetic restorations not white fillings without a contact; Avoiding postoperative sensitivity – every time; Finishing and polishing – minimized.

#### Part II: Giving Your Patients Something to Smile About: The Art of Direct Resin

The greatest impact of cosmetic or esthetic dentistry is providing patients with beautiful smiles that enhance self-esteem and encourages them to refer. However, these materials have undergone significant evolution in recent years and dentists are challenged to keep current. In addition, esthetic standards have been raised and quality outcomes redefined by today's educated patient. Restoring anterior teeth with a single

shade and opacity is no longer acceptable. This presentation will illustrate the value of using direct composite resin for treating anterior restorative and cosmetic needs. The logical, conservative techniques shown will lead to results that please both the patient and the dentist. Topics to be covered include: A rationale of additive dentistry versus subtractive; Materials and systems; Color, opacity, translucency, texture and contour; The invisible Class IV; diastema closure, basic veneers, complex veneers, etc

**Joseph Massad, DDS**  
Saturday, November 3rd, 2007  
"Dentures For The Baby Boomers: Updated Assessment Form, New Impression Techniques, Physiological Zoning of Tooth Placement, and Orthopedically Repositioning the Mandible"



### Course Description

**The Assessment of Edentulous Patients.** Knowing your result before you commit to making a new denture for a patient is imperative. Dr. Massad will demonstrate his 62-point Q&A to the audience. This Q&A will assist the dentist in determining the outcome prior to committing to making a prosthesis. Initially published as a 22-point Q&A in compendium in the 1980's this check list has now expanded into a 62-point Q&A, which is his latest.

A new impression technique will be described in detail. Dr. Massad along with his colleagues has developed a layering technique of impression making for edentulous patients. This technique includes making both a static and functional impression in the same appointment. The primary objective is to eliminate the preliminary impression and a stone cast and go straight to a definitive impression. The goal is to not only eliminate one appointment, but is to produce a more detailed definitive final impression. Dr. Massad will describe this technique in detail.

The next step is making the external impression. The external impression is that impression which physiologically captures the cameo surface of any removable prosthesis. Instead of guessing were to put the gingival display on a prosthesis this technique will take the patients physiological functional variances and transfer it on their prosthesis diminishing food entrapment around and underneath the prosthesis. This concept has proven to be the most accurate

customized impression-allowing patients to feel very natural with their prosthesis.

**Mandibular Orthopedically Repositioning of the Mandible is imperative when treating the severely closed vertical edentulous patient.** Dr. Massad will discuss how orthopedically repositioning the mandible is one of the keys in assessing and fixing jaw records. After the mandible is properly positioned for proper muscular length, condyle seating, and adaptation, all records now can be predictable and repeatable each and every time.

### Acute Cardiac Life Support

Friday, November 2nd (2:00PM-5:30PM) and Saturday, November 3rd (8:00AM—1:00PM)

### ACLS Certification

*(REQUIRED BY THE BOARD OF DENTISTRY IF YOU PRACTICE SEDATION DENTISTRY!)*

Advanced Cardiac Life Support (tailored to the needs of the "general dentist") is an American Heart Association certificated program that meets and exceeds the VA Board of Dentistry requirements. It is an objective based course covering basic and advanced airway management; medication; administration; rhythm recognition; and pre and post-cardiac emergency management.

### CPR Re-Certification

Friday, November 2nd, 2007 (AM)

### Acute Cardiac Life Support Re-Certification

Saturday, November 3rd, 2007 (8:00 AM—1:00 PM)

On-line registration information will be available soon at [www.vagd.org](http://www.vagd.org).

## Dr. Michael DiTolla

*(co-sponsored with the Virginia Dental Association)*

**“How To Correct and Prevent The Top 10 Crown and Bridge Mistakes”**

Norfolk, VA

June 14, 2007



This seminar is a combination of photographs and live patient treatment video to illustrate methods to improve your crown and bridge restorations.

Dr. DiTolla will share what he thinks are the proper indications for metal-free restorative options including composites, pressed ceramics, and cementable all-ceramic products; prep and no-prep veneers will also be covered.

### Location

The Virginia Meeting is being held at the Norfolk Waterside Marriott Hotel, located at 235 E. Main Street, Norfolk, VA (tel. 757-627-4200). Register online at [www.vadental.org](http://www.vadental.org) beginning February 27, 2007.

## Region 5 (Continued from page 3)

of AGD's feedback on the original AAP draft guidelines and the AAP did not send the final draft of the guidelines to the AGD for review prior to their adoption and publication: (2) AAP misused the AGD trade name and trademark in a manner that implies that the AGD did in fact endorse the final AAP guidelines; (3) AAP guidelines under-value the fact that general dentists should treat periodontal disease to the level that he or she has attained appropriate continuing education.

The original draft document presented to the AGD by the AAP was two pages. The final guidelines were five pages, and the increase in size was not attributable to AGD's comments.

So with this information as background, why do you as a GP need to be alarmed about your practice and these guidelines? Without intervention by the AGD, all GPs would be held to the AAP standards of referral in a court of law. There are inaccuracies in the AAP guidelines that require the general dentist to abstain from procedures that many of our members are qualified to perform. General dentists do receive education and training in periodontal therapy while in dental school and many receive advanced training in periodontal treatment modalities following dental school. The AAP guidelines do not address the general dentist who is confident in his or her knowledge and ability to treat periodontal disease. Secondly, the AGD does not feel it is appropriate for any specialty to carve treatments away from the GP; this is a bad precedence. AGD and ADA guidelines suggest that the education, training, interest and experience of the dentist and the unique needs of the patient should be the determining factors in establishing the appropriateness of referral to any specialist not an arbitrary condition like bone loss in the furcation.

Once AAP elected to send these guidelines out to over 130,000 dentists, AGD BOT decided the AGD had to intervene in the only way it could. Consequently the Board of Trustees have mailed out the AGD guidelines, developed in 1990, to a like number of dentists with a message the AGD categorically rejects any future inference or claim that AAP's guidelines are a medicolegal standard. These guidelines should mitigate or supersede AAP's guidelines in a medicolegal situation. The AGD remains the voice of the general dentist.

# Paying LTCI Premiums with Business Dollars Is Less Taxing

By J. Cory Hoffer, CFP®, Senior Financial Advisor, John Hancock Financial Network

VAGD is introducing long-term care (LTC) insurance to all members at **reduced premiums**. LTC insurance has significant tax advantages for self-employed individuals, employers or employees if it is paid by the business or employer.

When a business pays for LTC insurance premiums for a self-employed individual the business will be able to deduct 100% of the eligible premiums paid and the benefits received from a tax-qualified LTC insurance policy are not included in gross income. Who can benefit? Individuals who are: Self-employed, sole proprietors, general partners in a partnership, members of a Limited Liability Company (LLC) taxed as a partnership, or a more than 2% shareholder employee of an S Corporation.

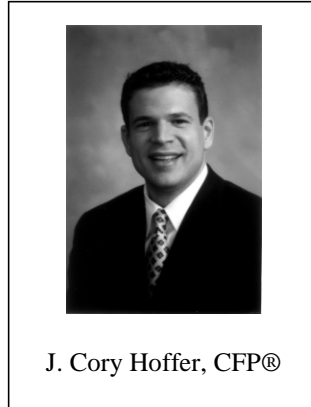
For a business owner, when an employer pays for LTC insurance premiums under an employee accident or health plan the business will be able to deduct 100% of the premiums paid; the employee will be able to exclude the premiums from his/her gross income; and the benefits received for a tax-qualified LTC insurance policy are not included in gross income.

Either plan may also include the employee's spouses and dependents; and, participation in a LTC insurance employee accident or health plan may be discriminatory!

## Is it right for you?

You may be wondering if LTC insurance is the smartest decision for you and your family. The recent interest in LTC insurance is likely due to three factors: the evolution of these insurance products, limited alternatives for financing care, and growing consumer awareness of the benefits of LTC insurance.

These policies have evolved over time to be far more flexible than they were in the early days, when they were known as nursing home policies. Today, most policies



J. Cory Hoffer, CFP®

allow the insured to receive care in the setting of their choice, whether this is at home, in an assisted living facility, adult day care center or nursing home.

## What advisors recommend

For the majority of the population who cannot afford to self-insure this risk, some financial planners are beginning to recommend LTC insurance as a core element of a family's financial plan. The advantages of planning ahead and purchasing the insurance at

younger ages (under age 55) include:

- ★ The younger you buy, the cheaper the premiums.
- ★ Younger buyers are more likely to be in a healthy condition to qualify for coverage.

The coverage can pay for caregivers to come into the home, where most people prefer to receive care.

## Is it worth it?

Few people regret purchasing car insurance or home insurance policies when an accident takes place. The coverage earned is far greater than the annual premiums paid, especially when you consider the alternative: paying for a new car or a new home out-of-pocket. The same is true of LTC insurance. The benefits paid out under a LTC insurance policy for one year alone often can exceed the cumulative premiums a client pays into a policy over many years.

*J. Cory Hoffer is a member of VAGD and can be reached at 804-288-8800 ext. 111 or [jboffer@jbnetwork.com](mailto:jboffer@jbnetwork.com).*

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<sup>1</sup>Per diem or indemnity benefits are not included in income except those amounts that exceed the greater of total qualified LTC expenses, or \$240 per day in 2005.

<sup>2</sup>A more than 2% shareholder employee, their spouse and dependents are treated as self-employed and can take a 100% self-employed health insurance deduction for the eligible premium for that year (IRC Section 213(d)(10)).



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The Virginia Academy of General Dentistry would like to welcome the following 43 dentists and students who joined between September and December, 2006:

Sayward E. Duggan, DDS	Charlottesville	Isabel B. Rocha	Richmond
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Shwetha Rodrigues, DDS	Chester	Ryan R. Saunders	Richmond
Gary L. Grimm, DDS	Charlottesville	Allyson L. Sheffield	Richmond
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Long D. Pham	Richmond	Peter Matkowsky, DDS	Powhatan
Shwetha Rai	Richmond	Jason R. Paige, DDS	Richmond
Thomas Reynold	Richmond		

*The Virginia Voice is published by the Virginia Academy of General Dentistry.*

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*The opinions expressed are not necessarily endorsed by the VAGD.*

*Editorials may be submitted to **The Virginia Voice** by any member of  
the Virginia Academy of General Dentistry.*

*If you are interested in contributing articles or other items of interest, please contact*

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## Virginia Academy of General Dentistry 2007 Continuing Education Calendar

- Feb 16**     **Dr. Bruce Small** — *“To Metal Or Not To Metal—Predictable Esthetic Restorative Dentistry” - Courtyard by Marriott Hotel, Charlottesville*
- March 16**   **Dr. Charles Samaras** — *“Transitions To Technology For The Everyday Dental Team” - Holiday Inn Select Hotel, Fredericksburg*
- May 4**     **Dr. Vasilios Mesimeris** — *“Bringing Immediate Load Implant Dentistry Into Your Practice” - Holiday Inn Airport Hotel, Norfolk*
- June 14**   **Dr. Michael DiTolla** — *“How To Correct and Prevent The Top 10 Crown & Bridge Mistakes” - Norfolk Waterside Marriott Hotel, Norfolk (co-sponsored with the VDA)*
- November**   **Annual Meeting, Hospitality House, Williamsburg**
- 2nd     **Dr. Ron Jackson (Nov. 2nd)** - *“The Art, Science & Simplicity of Direct Composites”*
- 3rd     **Dr. Joseph Massad (Nov. 3rd)** - *“Dentures For The Baby Boomers: Updated Assessment Form, New Impression Techniques, Physiological Zoning of Tooth Placement, and Orthopedically Repositioning the Mandible”*
- 2nd     **CPR Re-Certification Course (AM)**
- 2nd     **ACLS Certification Course (Nov. 2nd [PM] and Nov. 3rd [AM])**
- 3rd     **ACLS Re-Certification Course (AM)**

For further information, go to [www.vagd.org](http://www.vagd.org) (brochures available online), email [VAGDmail@aol.com](mailto:VAGDmail@aol.com) or call 804-320-8803.