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Malpractice Insurance
By Dentists, For Dentists®

The EDIC New Dentists Transition Guide

"By Dentists, For Dentists"®



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Introduction

THE EDIC NEW DENTISTS TRANSITION GUIDE

Eastern Dentists Insurance Company (EDIC), the “**By Dentists, For Dentists**”[®] malpractice insurance company, is proud to provide **The EDIC New Dentist Transition Guide** to assist you with getting started in your new profession. This guide has been developed to aid in the transition from being a senior dental student to becoming a practicing dentist, whether that may be in a residency, private practice, or the armed services. We all know this transition can be extremely stressful, but **The EDIC New Dentist Transition Guide** is here to help organize and simplify this process!

The EDIC New Dentist Transition Guide is written specifically for you and has been conveniently organized by topic in order to make navigation quick and easy for your specific needs. This guide provides useful information on such topics as:

- **Potential Career Paths** (A look into your options for “the next step”: post-graduate training, specialty training, working as an employee, working for yourself, and volunteering, as well as job search resources and continuing education information)
- **Examinations/Certificates** (Information on acquiring a DENTPIN, NBDE parts I and II, NERB, and Jurisprudence Certification)
- **Licensure** (Information on acquiring a DEA number, licenses to administer nitrous oxide and conscious sedation medicines, and state licensure for EDIC insured dentists)
- **Identification/Association** (Information on acquiring an NPI, and registration with national and regional/local dental societies)
- **Post-Graduation Checklist** (Staying in touch with your college/university, updating/keeping track of financial and professional records, and acquiring any necessary health, automobile, and renters/homeowners insurance)
- **Writing A Resume and CV** (How to write a dental-driven resume or cv that showcases your capabilities as a dentist)
- **Preparing For An Interview** (Questions that a future employer may ask you and questions you should ask a future employer from a liability standpoint)
- **Glossary** (Straight-forward explanations of every insurance term you would find yourself acquainted with at EDIC)

The EDIC New Dentist Transition Guide is designed to be utilized throughout the entire fourth year of dental school and following graduation as you transition to a professional dentist. Dental students are encouraged to download or save this file onto their laptop, or to bookmark and save this web page as a “Favorite Site” so that you can refer to it throughout the year. Go to, <https://www.edic.com/for-dental-students/dental-student-downloads/> to access the Guide online and share with a colleague.

Disclaimer

The information in this Guide is only a general review of the subjects covered (not meant to be all-encompassing) and is not to be substituted for the advice of legal counsel, insurance agents, accountants, and other professional advisors. Further, this Guide is intended to supplement, rather than substitute for, any advice you may receive from your dental school, the ADA, or state dental societies.

Checklist At A Glance

- Apply for the **DENTPIN** (Dental Personal Identification Number)
- Apply and schedule to take the **NBDE Part 1**
- Apply and schedule to take the **NBDE Part 2**
- Schedule an appointment and take the **NERB** (if applicable)
- Schedule an appointment and take the **SRTA** (if applicable)
- Schedule an appointment and take the **WREB** (if applicable)
- Schedule an appointment and take the **CRDTS** (if applicable)
- Schedule an appointment and take the **CITA** (if applicable)
- If required in your state: complete the **Jurisprudence/ Ethics Examination** and acquire your certification
- Apply for and attain your state's **License to Practice**
- Acquire your **federal DEA license**
- Acquire your **state's DEA license** (if applicable)
- Acquire an **NPI** (National Provider Identification Number)
- If applicable: register with the **American Dental Association**
- If applicable: register with your **regional or state dental society or association**
- Acquire **Dental Malpractice (Professional Liability) Insurance from EDIC**
- Acquire **Additional Insurance** (workers' compensation, office package - BOP, and/or umbrella policies)



Potential Career Paths

THE EDIC NEW DENTISTS TRANSITION GUIDE

Post Graduate Training

General Practice Residency (GPR): While it is not required (with the exception of New York which requires 1 year GPR), a large percentage of dentists choose to pursue additional training such as a GPR. This training allows for a continuation of learning in a structured, supervised environment. These residencies provide upcoming dentists the opportunity to gain more skills and better proficiency while working with patients that may require more medical attention. There is often a stipend included and going this route will in many cases further defer student loan repayments. This training also looks excellent on a resume.

For GPR listings visit:

<https://www.ada.org/en/coda/find-a-program/search-dental-programs>

Please note that residencies have varying deadlines.

Advanced Education in General Dentistry (AEGD): Another option is to take part in an AEGD program that typically lasts for one year (sometimes two). This training takes place in a clinical setting and is similar to the training you've received the past four years in dental school, but it is at a faster pace and is more challenging. There is very little supervision present, making this opportunity a great transition from dental school into private practice. Most AEGD programs, like GPRs, provide a stipend.

Specialty Training: This can be a rewarding experience for those with a clear goal of specialty practice.

Oral Surgery: Oral and Maxillofacial Surgeons care for patients with problem wisdom teeth, facial pain, and misaligned jaws. They treat accident victims suffering facial injuries, place dental implants, care for patients with oral cancer, tumors and cysts of the jaws, and perform facial cosmetic surgery. For more information on programs:

<https://www.aaoms.org/education-research/education-training>

Endodontic Program: Endodontic specialists save teeth through root canal treatments. Patients and dentists alike rely on endodontists for their expertise in diagnosing oral/facial pain, and providing quick, effective pain relief.

For more information on programs: <http://www.aae.org>

Orthodontics: Orthodontists are responsible for fabricating appliances to realign teeth and jaws to produce and maintain normal function and to improve appearance. For more information on programs:

<http://www.aaomembers.org>

Pediatric Dentistry: These dentists address primary treatments for children from infancy until adolescence. The two-year pediatric dentistry residency program, started after graduation from dental school, immerses dentists in scientific study and clinical experience. For more information on programs:

<http://www.aapd.org>

Periodontal Programs: A periodontist is a dentist who specializes in treating diseases of the gum and bone tissue that support the teeth. Periodontists train extensively in these areas for three years beyond dental school. In addition to treating periodontal diseases such as gingivitis and periodontitis, doctors in this field also perform cosmetic procedures. For more information on programs:

<http://www.perio.org/education/postdoctoral.html>

Prosthodontics: Advanced Specialty Education Programs in prosthodontics offer an additional 33 months of specialized training for residents including but not limited to laboratory and clinical training in esthetics/cosmetics, crowns bridges, veneers, inlays, complete and removable partial dentures, dental implants, TMD-jaw joint problems, traumatic injuries to the mouth's structures, congenital or birth anomalies and/or teeth, snoring and sleep disorders and oral cancer reconstruction and continuing care. For more information on programs:

<https://www.prosthodontics.org/continuing-education/2019-annual-session/>

Working as an Employee

Military Service: There are many opportunities available for dentists in the various branches of the United States military. For more information on each division's career opportunities visit the following websites:

Army: <http://www.goarmy.com/JobDetail.do?id=311>

Navy: <http://www.navy.com/navy/careers/healthcare/dentist/>

National Guard:

<http://www.nationalguard.com/careers/medical-professional-officer>

Air Force: <https://www.airforce.com/careers/detail/dentist>

Marines: See Navy.

Teaching: You may decide to be an educator, and often times dental schools need part-time clinical faculty. Information on these jobs is available on individual dental school websites as well as on various job search engines such as www.indeed.com, www.careerbuilder.com and www.monster.com.

Employee/Associate (in a clinic, group practice, or solo private practice):

Choosing to work in one of these environments provides dentists with maximum satisfaction since it allows them to practice dentistry while also keeping a balance on financial and familial concerns. The benefits to this situation are that it involves little financial risk and provides great business experience. You are able to learn from an experienced dentist as well as develop relationships/contacts with local dentists.

Public Health Dentist: Public Health Dentistry focuses on preventing and controlling dental diseases and overall promotion of dental health all through organized community efforts and projects. Being a public health dentist is a very rewarding career choice that assists not just individuals but an entire community. Public Health Dentists promote positive dental health through various means. They assess the needs of the community, develop and put into place an effective oral health policy, and also provide education and programs that address the particular oral health issues the community faces.

To find out more information and about how you can get involved visit the American Association of Public Health Dentistry website: <http://www.aaphd.org/>

Before you begin any job, it is important to clarify your employment status. For instance, some states allow general dentists to work as independent contractors but other states specify that dentists must be hired as employees. You should consult with either an attorney or even a tax specialist to clarify your status. In addition, many states have information available either on their state government web site or via the state's attorney general office.

Working for Yourself

To start your own business, you must have clear needs, goals, and timeframes in which to complete and achieve these needs and goals. You have several options when deciding how you would like to start up your own practice. You can buy into a pre-existing practice, lease or buy out a pre-existing practice, begin your practice from the bottom up or share a space in an existing office. Whichever method you choose depends heavily on your personal circumstances.

Lease or Buy In/Out

If you are a sufficiently funded dentist then this option will work out well for you. You should seek guidance from *Valuing a Practice: A Guide for Dentists* (item J060), available from the ADA catalog (or you can call 312-440-2500). You need to figure out the free market value of the practice you are looking at and even consider hiring an independent practice appraiser. You should look very carefully into the practice before purchasing to ensure there aren't any outdated feeds/and or patient agreements or any old or unsuitable equipment. Without a careful eye, buying in/out can prove to be even more costly than beginning from scratch. Location is also an important factor to consider: Is this area suitable for you? Will it draw in patients? Talking to other local businesses about the establishment and the location would be very helpful. Fortunately, a pre-established patient base is in place. From this point you need to decide if it is worth the price. If not you may want to establish your business from the ground up.

Start From Scratch

If you intend to build your practice from the bottom up, it is important to plan and plan well. There are many steps involved in beginning and carrying out the process of starting a new dental practice. Having your own practice, although it takes serious time and money, is incredibly rewarding and allows you the freedom to make your practice exactly what you want it to be. Unlike buying in/out, you have to build your patient base from scratch. To find out complete details on how to go about buying and building up your own practice, you can look to the ADA (www.ADA.org) or visit http://www.ehow.com/list_7421789_rules-building-successful-dental-practice.html.

Sharing a Space

If you are able to rent a space within an already existing practice you are then able to build your patient base without having to worry about building an entire practice from

the bottom up. There wouldn't be any large up-front investment involved yet you would still be able to work for yourself. This type of arrangement could flourish into a partnership, which could be beneficial to the parties involved. Oftentimes it is assumed that the dentists in the space are already partners, causing confusion to the public. Clearly separating expenses can also prove to be a challenge, but overall the relationship can end up being beneficial to both dentists. Many cities and towns have ordinances regarding the use of space. Whether leasing, sharing, or buying, you need to confirm with local officials that operating a dental practice conforms with local zoning bylaws.

Dental Partnership

Dental partnership sharing or expense-sharing agreements are arrangements made when two or more dentists combine their practices into one. Partnership agreements state the terms, obligations and profit allocations among each partner. This helps to avoid misunderstandings. A sharing agreement allows dentists to remain as individual practitioners and share only overhead expenses.

With partnership sharing agreements, dentists share an office space. Generally, the dentists have separate patient lists and earn separate incomes; however, they will partner together in sharing common expenses, including rent, equipment costs, and receptionist wages.

For more information, it is recommended that you contact a local attorney to draft a dental partnership agreement.

****Legal Counsel and Accounting Professionals****

Whether or not you are working as an employee, sharing a space, buying a practice, or establishing your own practice, it is highly recommended that you consult with a lawyer to review your business contracts.

In addition to consulting a lawyer, it is also prudent to meet with an accountant and/or a CPA. An accountant or CPA can offer critical advice on tax and bookkeeping systems.

Volunteering

After you graduate, you may want to go a different route and use your skills toward volunteering. There are various opportunities and organizations oriented toward assisting those in need with their dental services, below are a few:

Doctors Without Borders

Doctors Without Borders/Médecins Sans Frontières (MSF) is an international medical humanitarian organization created by doctors and journalists in France in 1971. Today, MSF provides aid in nearly 60 countries to people whose survival is threatened by violence, neglect, or catastrophe, primarily due to armed conflict, epidemics, malnutrition, exclusion from health care, or natural disasters.

For more information: <http://www.doctorswithoutborders.org>

Doctors Without Borders Alternative: Projects Abroad

Doctors Without Borders is an organization that offers volunteer medical internships abroad. Projects Abroad is an alternative to Doctors Without Borders for volunteers interested in participating in medical internships abroad. While Doctors Without Borders wants doctors, nurses, logisticians and water-sanitation experts, Projects Abroad can use volunteers of all degrees, skills, and education.

For more information:

<http://www.projects-abroad.org/doctors-without-borders-alternative/>

HealthLink

HealthLink is a not-for-profit 501(c)(3) organization of experienced volunteer physicians, dentists, nurse practitioners, nurses, dental hygienists, pharmacists, other health professionals, and clerical staff who provide free primary medical and dental care to eligible patients living in Bucks or Montgomery County, Pennsylvania.

For more information: <http://www.healthlinkmedical.org>

Operation Smile

Operation Smile is a private, not-for-profit volunteer medical services organization providing reconstructive surgery and related health care to indigent children and young adults in developing countries and the United States.

For more information: <http://www.operationssmile.org/>

National Health Service Corps

Another option is the National Health Service Corps, a division of the U.S. Department of Health and Human Services. The National Health Service Corps (NHSC) was created because of a health care crisis that emerged in the U.S. in the 1950's and 1960's, as rural physicians retired or moved, leaving many areas of the country without essential health care services.

The NHSC helps every US state and most territories to provide desperately needed primary health care in areas where health care providers are in short supply by awarding scholarships and loan repayment to clinicians in exchange for at least 2 years service in a Health Professional Shortage Area (HPSA).

NHSC scholarships enables students motivated to care for underserved people to enter and complete health professions training that might otherwise be unaffordable to them. NHSC loan repayments relieve some of the staggering debt burden many health professionals face, freeing them to take a career path that may be less lucrative, but more satisfying. Communities in HPSA gain access to needed health care services that often continues after a scholar's 2 to 4 year service commitment and a loan repayer's minimum 2-year commitment has ended.

For more information about the NHSC, go to: <http://nhsc.hrsa.gov/>

For complete listings of volunteer opportunities across the country and the globe: <http://www.dentaljobs.net/volunteer.asp>

The ADA also has a web page dedicated to providing information about volunteer opportunities around the globe. For more information, visit:

<http://internationalvolunteer.ada.org/>

Continuing Education Credits

Continuing education credits are an ongoing process and necessary to grow your dental knowledge beyond that of your dental school training. Dentistry is constantly evolving, therefore continuing education helps to keep dentists up to date on the latest tools, treatment methods, scientific research and business practices.

For general continuing education information from the ADA go to: <http://www.ada.org/98.aspx> or consult your respective state board of dentistry for acceptable requirements.

Searching for a job? Don't know where to begin?

For more information, go to the student section on the EDIC website for state references to job sites. You can also begin your job search at highly recognized dental employment search engines such as <http://dentalcarenetwork.com> and <http://www.dentaljobs.net>

You may also check with your college or university to see if they have an online job board or a job listing location. In addition, many states and/or local dental societies have publications and web sites where a practicing dentist might advertise a job opening or a dentist seeking work might be able to post a resume.

The cover features a large, semi-circular graphic on the right side, composed of numerous thin, parallel blue lines that curve from the top right towards the bottom right. The background is a gradient of green and blue. A circular inset on the left shows a group of people in white lab coats gathered around a table, looking at and pointing to documents.

Examinations

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It is a requirement that all dentists seeking licensure to practice take the following exams: **NBDE** (National Board Dental Examination) Parts I and II and your regional board exam.

Dental students are also required, in their fourth year, to obtain a Jurisprudence Certificate.

Before you begin your testing, you need to apply for a DENTPIN. The **DENTPIN** (**DENTAL** Personal Identifier **NUMBER**) is a unique personal identifier for applicants and students involved with the U.S. dental education system and standardized testing programs. You must register for a DENTPIN from this site: <https://www.ada.org/en/education-careers/dentpin>

The following programs use this universal DENTPIN to identify students and test-takers and for the confidential, secure reporting, transmission and tracking of test scores and other academic data:

- Dental Admission Test (DAT)
- National Board Dental Examination (NBDE) Part I/Part II
- National Board Dental Hygiene Examination (NBDHE)
- American Dental Education Association (ADEA)
- Associated American Dental Schools Application Services (AADSAS)
- Texas Medical and Dental Schools Application Service (TMDSAS)
- ADEA Postdoctoral Application Support Service (PASS)
- ADEA Centralized Application for Advanced Placement for International Dentists (CAAPID)
- Postdoctoral Dental Matching Program (Match)

NBDE

The purpose of the NBDE examination is to assist state boards in determining qualifications, of dentists who are seeking licensure to practice dentistry. The examination assesses the dentist's ability to understand important information from basic biomedical and dental sciences and also the ability to apply such information in a problem-solving context.

Part I

After acquiring a DENTPIN, you can begin the application process for Part I of the NBDE. The application can be found here:

<https://www.ada.org/en/jcnde/examinations/nbde-general-information>

Upon processing of a candidate's NBDE Part I application and application fee, candidates will receive an e-mail notification of eligibility for testing and instructions for appointment scheduling. The eligibility letter includes instructions regarding appointment scheduling.

****Any rescheduling of your appointment will result in a rescheduling fee. Canceling your appointment will result in the complete loss of your examination fee.**

You must apply to take the examination with the ADA and receive a letter of eligibility before you schedule your testing appointment with Prometric. Examinations are administered year-round at Prometric Test Centers in the United States. To contact the Prometric Test Centers: <http://www.prometric.com/ADA/default.htm>

NBDE Part I candidates are able to schedule testing appointments online at <http://www.prometric.com/>

****To increase the likelihood of receiving your first choice of date, time and location, you should schedule your testing 60 to 90 days before the desired testing date. Please remember, you may schedule your testing appointment with Prometric only upon receipt of your eligibility email.**

****Since all colleges and universities are different, it is important to check with your institution to find out exactly when you should take the NBDE Part I.**

For complete information on this examination: <http://www.ada.org/2667.aspx>

Part II

Upon processing of a candidate's NBDE Part II application, candidates will receive an e-mail notification of eligibility for testing and instructions for appointment scheduling.

You must apply to take the examination with the ADA and receive a letter of eligibility before you schedule your testing appointment with Prometric. Examinations are administered year-round at Prometric Test Centers in the United States.

****To schedule an exam appointment, call 1-800-688-5804. To increase the likelihood of receiving your first choice of date, time and location, you should schedule your testing 60 to 90 days before the desired testing date. Please remember, you may schedule your testing appointment with Prometric only upon receipt of your eligibility email.**

**Since all colleges and universities are different, it is important to check with your institution to find out exactly when you should take the NBDE Part II.

For complete information on this examination: <http://www.ada.org/2665.aspx>

North East Regional Board of Dental Examiners (NERB)

The North East Regional Board of Dental Examiners (NERB) is one of the main examination agencies for dentists in the United States.

THE FOLLOWING ARE MEMBER STATES OF NERB

Connecticut	Maryland	New York
District of Columbia	Massachusetts	Ohio
Florida	Michigan	Oregon
Hawaii	Mississippi	Pennsylvania
Illinois	Nevada	Rhode Island
Indiana	New Hampshire	Vermont
Kentucky	New Jersey	West Virginia
Maine	New Mexico	Wisconsin

Candidates who wish to becoming licensed in a particular state should contact that state prior to registering for any NERB administered examination to ensure that the state will accept the examination. States other than those listed above, generally do not accept this examination for specialty licensure. However, on a case by case basis, some states may request special consideration. For further information, contact the Director of Examinations at NERB.

Each state board whose members participate in the NERB accepts the results of these clinical examinations in lieu of its own individually administered clinical examination.

Dental Exam CIF

The CIF of the ADEX Examination in Dentistry consists of five examinations; the Restorative, the Periodontal, the Prosthodontic, the Endodontic and the Diagnostic Skills Exam (DSE) Examinations. The Prosthodontic and Endodontic Examinations are offered at the candidate's dental school in September or October during the senior year. If either examination is failed it may be retaken in December. The Restorative and Periodontal Examinations are offered at the candidate's dental school in February

or March of the senior year. If either of these examinations is failed, or if the candidate failed the retake of the Prosthodontic and/or Endodontic examinations in December, then the failed examination(s) may be retaken one more time in April or May of the senior year. Candidates must take all outstanding parts during the next scheduled examination series. The DSE may be taken up to three times at any Prometric Testing Center between mid-September and April 19 of the senior year. All parts of the examination must be completed successfully by April 19th of the candidate's senior year or the scores become invalid and the candidate must apply for and take the full Traditional Format Examination beginning as soon as the Summer Examination Series. A score of 75 or more is required to pass each Examination. Application deadline for the CIF Examination is typically at the end of June. Applications received after the application deadline date will not be accepted.

Dental Exam Traditional Format

The Traditional Format of the ADLEX Examination in Dentistry consists of five examinations; the Restorative, the Periodontal, the Prosthodontic, the Endodontic and the Diagnostic Skills Exam (DSE) Examinations. The Restorative, Periodontal, Prosthodontic, and Endodontic Examinations are offered at multiple sites three times a year. The series are identified as the Spring Series, the Summer Series and the Winter Series. Candidates applying for the first time must register to take all Examinations of the Examination in Dentistry. Candidates may take the Restorative, Periodontal, Prosthodontic and Endodontic Examinations only once during each Series. If a candidate receives failing scores, the candidate must reapply and retake all failed examinations together at the same site except the DSE. All outstanding or failed examinations must be taken before scheduling a retake of any one examination. The DSE may be taken up to three times during a 12-month period beginning with the application deadline date for the full Examination in Dentistry at any Prometric Testing Center. A score of 75 or more is required to pass each Examination.

You are eligible to take the NERB if you fit into any of the below categories:

- Graduates who received a DDS or DMD degree from schools accredited by the American Dental Association Commission on Dental Accreditation (ADA/CODA) or by the Commission on Dental Accreditation of Canada (CDAC) are eligible to apply to take the NERB Examination in Dentistry upon presentation of proof of graduation.
- Senior students of record attending a school accredited by the ADA/CODA or the CDAC are eligible to apply to take the NERB Examination in Dentistry when the Dean (or designated school official) certifies, in writing, that the

candidate is expected to complete all academic requirements and receive a DDS or DMD degree within 45 days of the scheduled Restorative, Periodontal, Prosthodontic and Endodontic Examinations in Dentistry and that the candidate is sufficiently prepared to participate in the examination.

- Also candidates entering their senior year of dental school at an accredited dental school who are applying for the CIF Format of the ADLEX Examination.
- Students enrolled in Advanced Standing Programs accredited by the American Dental Association Commission on Dental Accreditation or by the Commission on Dental Accreditation of Canada must be certified by the Dean (or designated school official) of a dental school accredited by the ADA/CODA or the CDAC that the candidate will receive a DDS or DMD degree from that school within 45 days of the scheduled Restorative, Periodontal, Prosthodontic and Endodontic Examinations.

A detailed list of the various examinations of the NERB can be found at:
<https://www.cdcaexams.org/dental-exams/>

Further NERB questions can be answered here: <https://www.cdcaexams.org/faqs/>

Southern Regional Testing Agency (SRTA)

The Southern Regional Testing Agency aims to provide valid, reliable, legally defensible examinations and results while striving to implement new testing methodologies in a candidate friendly environment for the next generation of dental professionals.

THE FOLLOWING ARE MEMBER STATES OF SRTA

Alabama

Kentucky

Mississippi

South Carolina

Tennessee

Virginia

West Virginia

STATES ACCEPTING THE SRTA INCLUDE

Alabama	Kansas	New Hampshire	Rhode Island
Arizona	Maine	New Mexico	Texas
Colorado	Maryland	New Jersey	Utah
Connecticut	Massachusetts	New York	Washington
Florida	Michigan	Nevada	Wisconsin
Hawaii	Minnesota	North Dakota	Wyoming
Idaho	Missouri	Ohio	
Illinois	Montana	Oregon	
Iowa	Nebraska	Pennsylvania	

You are eligible to take the SRTA if you:

- Are a graduate of an American or Canadian Dental College accredited by the American Dental Association Commission on Dental Accreditation. Candidates who graduated from a school outside of the United States and Canada may apply and be considered for the SRTA examinations pending receipt of the appropriate state authorization. The candidate must furnish a letter from the State Dental Board of a state that accepts the results of this examination indicating that they are eligible for licensure in that state upon successful completion of the examination. In addition, a copy of the candidates diploma with an English Translation must be provided.
- Candidates who have not formally graduated from their university are required to secure certification from their Dean stating:

The candidate is eligible and qualifies for the DDS or DMD degree requirements. The candidate will complete the DDS or DMD degree requirements within ten months of the examination date.

Complete testing information can be found here: <https://srta.org/dental/dental-exam-description/> To begin the application process online and for a complete schedule of examinations visit: <https://srta.org/dental/dental-exam-registration/>

For all further questions about the SRTA visit: <https://srta.org/faqs/>

Western Regional Examining Board (WREB)

The Western Regional Examining Board (WREB) is the testing agency for the majority of states in the Western United States. The WREB is not involved with the issuance of

dental licenses. Successful completion of the WREB examination does not constitute dental licensure in any participating state. Questions regarding licensing and reciprocity should be directed to the state board(s) where licensure is sought. Most states have a time limit on how long after taking the exam the results are accepted for licensure. For more information, including exam schedules and location, go to: <http://wreb.org/>

THE FOLLOWING ARE MEMBER STATES OF WREB	
Alaska	Nevada
Arizona	North Dakota
California	Oklahoma
Idaho	Oregon
Illinois	Texas
Kansas	Utah
Missouri	Washington
Montana	Wyoming
New Mexico	

NON-MEMBER STATES ACCEPTING WREB	
Colorado	Nevada
Connecticut	New Hampshire
Indiana	Ohio
Kentucky	Pennsylvania
Maine	Rhode Island
Maryland	South Dakota
Massachusetts	Tennessee
Michigan	Vermont
Minnesota	Virginia
Nebraska	Wisconsin

Central Regional Dental Testing Service (CRDTS)

The Central Regional Dental Testing Service (CRDTS) is one of the main examination agencies for dentists in the United States. Similar to the NERB, SRTA, and WERB, the CRDTS is the main testing agency for states in the central region of the country. For more information, go to: <http://crdts.org/>

Council of Interstate Testing Agencies (CITA)

The Council of Interstate Testing Agencies, Inc. (CITA) is an independent regional testing agency which administers the CITA dental clinical licensure examinations in the states of Alabama, Louisiana, North Carolina, and the territory of Puerto Rico.

The ADEX examination for dental candidates, which will be administered by CITA, is recognized for licensure in a total of forty-five (45) states/territories/districts. The CITA exam, which was administered through 2013 for dental candidates, is recognized for licensure in a total of twenty six (26) states/territories. CITA will begin administering the ADEX licensure exam in the 2014 testing season.

THE FOLLOWING ARE MEMBER STATES OF CRDTS	
Alabama	New Mexico
Connecticut	North Dakota
Georgia	South Carolina
Illinois	South Dakota
Iowa	Washington
Kansas	West Virginia
Minnesota	Wisconsin
Missouri	Wyoming

STATES ACCEPTING THE CRDTS	
Alabama	Maryland
Alaska	Massachusetts
Connecticut	Michigan
District of Columbia	Montana
Idaho	New Hampshire
Indiana	Ohio
Kentucky	Oregon
Louisiana	Pennsylvania

STATES RECOGNIZED FOR ADEX LICENSURE			
Arizona	Kansas	New Jersey	Utah
Arkansas	Kentucky	New Mexico	Vermont
Alabama	Louisiana	North Carolina	Virginia
Colorado	Maine	North Dakota	Washington
Connecticut	Maryland	Ohio	West Virginia
District of Columbia	Massachusetts	Oregon	Wisconsin
Florida	Michigan	Pennsylvania	Wyoming
Hawaii	Minnesota	Puerto Rico	
Idaho	Mississippi	Rhode Island	
Illinois	Missouri	South Carolina	
Indiana	Nebraska	Tennessee	
Iowa	New Hampshire	Texas	

For more information, go to: <https://www.citaexam.com/>

Jurisprudence/Ethics Certification

Ethics and jurisprudence exams are tests on the laws and regulations governing the practice of dentistry in the state you are practicing in. This examination, depending on the state, may be required along with the state board exam.

As part of the NERB examination, the JERM (Jurisprudence, Ethics, and Risk Management Examination) is given to test dentists on national regulations concerning controlled substances and infection control as well as the day-to-day application of basic principles of ethics, jurisprudence and risk management.

The JERM Examination is a 75 question, multiple-choice, computer-based examination given at a Prometric Testing Center. Topics tested on in this examination include:

- OSHA regulations
- Controlled Substances Act
- Ethics
- Risk Management
- Legal Principles

NOTE: This examination is NOT the same as the Jurisprudence Exams given on the state level.

In some states, a mandatory three hour course on jurisprudence and ethics is a requirement. You can check your continuing education requirements once again at <http://www.ada.org/98.aspx>

Please note: The Virginia jurisprudence is offered through PSI, Examination Services Division at (800)-733-9267.



Licensure

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State License to Practice

Candidates are eligible to apply for a dental license once the educational, written examination and clinical examination requirements are met. State boards may have additional requirements such as:

- a minimum age of 18 or 21 years old
- good moral character
- examination on the state practice act (jurisprudence)
- proof of malpractice insurance
- current Basic Life Support (BLS) or cardiopulmonary resuscitation (CPR) certification
- specialty degree from an ADA accredited program
- specialty examination results or certificate
- background check
- fingerprint verification
- interview
- documentation of hepatitis B vaccination or
- courses in infection control, radiation safety or other specified topics.

All students graduating dental school and entering private practice who have met all of these requirements need to apply for and secure a state license where they will be practicing dentistry.

State Licensing Boards for EDIC Insured Dentists:

- **Connecticut:** Department of Public Health
<http://www.ct.gov/dph/site/default.asp>
- **Maine:** State of Maine Board of Dental Examiners
<https://www.maine.gov/dental/>
- **Massachusetts:** Board of Registration in Dentistry
<http://www.mass.gov/dph/boards/dn>
- **New Hampshire:** New Hampshire Board of Dental Examiners
<https://www.oplc.nh.gov/dental/hygienists-committee.htm>
- **New Jersey:** New Jersey State Board of Dentistry
- <https://www.njconsumeraffairs.gov/den>

- **New York:** New York State Board of Regents
<http://www.regents.nysed.gov/>
- **North Carolina:** North Carolina State Board of Dental Examiners
<http://www.ncdentalboard.org>
- **Pennsylvania:** State Board of Dentistry
<http://www.dos.state.pa.us/dent>
- **Rhode Island:** Rhode Island Board of Examiners in Dentistry
<https://opengov.sos.ri.gov/OpenMeetingsPublic/BoardMembers?subtopmenuId=203&EntityID=834&MeetingID=0>
- **Vermont:** Board of Dental Examiners
https://governor.vermont.gov/boards_and_commissions/dental_examiners
- **Virginia:** Virginia Board of Dentistry
https://www.dhp.virginia.gov/dentistry/dentistry_board.htm

DEA License

In addition to securing your state license, you will also need your federal and state DEA licenses. These licenses are needed in order to write prescriptions.

Issuance of a DEA registration to prescribe controlled substances is predicated on successfully completing all of the requirements imposed by the state in which the practitioner will conduct business and obtaining a state license. If the practitioner fails to obtain the required state license or has the license revoked or rescinded, then the DEA cannot issue the requested registration. If an existing DEA registrant loses their state privileges, then the DEA must also rescind or revoke their federal authority to prescribe controlled substances.

New DEA license applications (DEA Form 224) are processed within 4 to 6 weeks. Renewal applications (DEA Form 224a) are processed within approximately 4 weeks and the license is to be renewed every three years.

To apply for your federal DEA license visit:

http://www.deadiversion.usdoj.gov/drugreg/reg_apps/onlineforms_new.htm

**Applicants for the federal DEA license should contact the local state licensing authority prior to completing the application. If your state requires a separate controlled substance number, you will need to provide that number on the application.



Identification/Association

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National Provider Identification (NPI) Number

The Administrative Simplification provisions of the *Health Insurance Portability and Accountability Act of 1996 (HIPAA)* mandated the adoption of a standard unique identifier for health care providers. The National Plan and Provider Enumeration System (NPPES) collects identifying information on health care providers and assigns each a unique National Provider Number (NPI). This number is similar to a tax ID number and is required for both corporations and dentists (both individual and group).

For specific instructions and a list of required information needed before the application can be started or to apply for an NPI visit:

<https://nppes.cms.hhs.gov/NPPES/StaticForward.do?forward=static.instructions>

Registration with National & Regional Dental Societies/Associations

There are many benefits to registering with a national or regional dental societies or association. As a new dentist, these societies/associations serve as great resources. The ADA, the largest dental association in the world, prides themselves on providing many useful resources to both the new dentist and the experienced dentist by providing information on how to:

- Save time and money
- Find support when you need it most
- Network and build your community of colleagues and friends
- Advocate for access to oral health care and positive practice environments
- Influence oral health policy at the state and national levels
- Raise awareness on the importance of oral health for everyone
- Stay informed with respected information
- Enrich your practice with relevant science and research
- Access reliable continuing education

The ADA, like all other dental societies/associations provides a generous discount to recent graduates seeking membership.

Below are the State Dental Societies for EDIC Insured Dentists

- Connecticut State Dental Association: <http://www.csda.com>
- Maine Dental Association: <http://www.dentalaccessformaine.org>

- Massachusetts Dental Society: <http://www.massdental.org>
- New Hampshire Dental Society: <http://www.nhds.org>
- New Jersey Dental Association: <http://www.njda.org>
- New York State Dental Association: <http://www.nysdental.org>
- North Carolina Dental Society: <http://www.ncdental.org>
- Pennsylvania Dental Association: <http://www.padental.org>
- Rhode Island Dental Association: <http://www.ridental.com>
- Vermont State Dental Society: <http://www.vsds.org>
- Virginia Dental Association: <http://www.vadental.org>

Note: The American Dental Association <http://www.ada.org> (ADA) has a tripartite relationship with many state dental societies. Membership into the ADA can result in membership into your state's dental society.



Selecting Insurance

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Before beginning to practice dentistry, a graduating dentist needs to secure adequate insurance coverage. It is recommended, at a very minimum, that new dentists should secure four kinds of insurance policies:

- Malpractice Insurance (also called professional liability insurance)
- Disability Insurance
- Life Insurance
- Office Packages

Eastern Dentists Insurance Company (EDIC), the “By Dentists, For Dentists”® company, is available to help you make the right choice for you.

Malpractice Insurance

EDIC offers dentists two different forms of dental professional liability (malpractice insurance) policies:

- Claims-Made Policy
- Occurrence Policy

A **Claims-Made Policy** provides a policy for any covered claims that occur and are reported while the policy is in place. The claim must be reported during the policy term and the claim must have also occurred during the policy term. In addition, the event must have occurred on or after the retroactive date. The insured may not be aware of a claim until after his policy has been cancelled. The claim would then be covered under his "Tail" coverage (extended reporting endorsement).

An **Occurrence Policy** provides that the insured will be covered for an event or incident that occurs during the policy period, regardless of when the claim is reported. An Occurrence Policy covers a dentist even if the claim is not reported or discovered until months or years after the policy is terminated. The policy period of an Occurrence Policy is that time between the inception date (or start date) and the expiration date of the policy.

Both a Claims-Made Policy and an Occurrence Policy provide professional malpractice insurance coverage. The best choice depends on your individual malpractice insurance needs.

Some Frequently Asked Questions (FAQs) About Dental Malpractice Insurance

How do I know which policy to choose?

Choosing between a Claims-Made Policy and an Occurrence Policy depends on individual circumstances. Your first step should be to call an EDIC Customer Service Representative, free-of-charge, at 800-898-3342 or visit www.edic.com. Our representatives will discuss your individual situation and options, and outline the different costs associated with each policy.

I am going to be moonlighting. What kind of policy do I need?

You will need a Moonlighting Policy. EDIC offers a moonlighting policy for those dentists who engage in clinical activities which exceed the parameters of their full-time professional liability policy with another carrier. Moonlighting policies are written on an occurrence basis only and allow for 10 (ten) hours a week chair side.

What is a full-time policy?

A full-time policy is needed for dentists who are working more than 20 hours per week (Sunday through Saturday). EDIC provides two kinds of full-time professional liability policies: a Claims-Made Policy and an Occurrence Policy.

What is a part-time policy?

A part-time policy is needed for dentists who work on average 20 hours per week or less (Sunday through Saturday) and no more than 1,040 hours per year. EDIC offers a part-time policy for dentists who meet these criteria. A part-time policy is written on either an occurrence or a claims made basis.



Post Graduation Checklist

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Finishing school and establishing yourself as a working dentist is hectic and demanding. Focusing on dentistry is crucial, but there are lots of “non-dental” details that are also important.

Stay in Touch

- Be sure to create a new email for yourself that is NOT your school’s email, if you have not already done so. Recommended types of accounts are Gmail and Yahoo, both are free to use and highly accessible and recognized.
- Leave a forwarding email and postal address that you can be contacted at with your school/alumni office. This address should be that of a more permanent-based family member or friend. Keeping in contact with your dental school is important.
- Upon graduation you will need to transition from being a member of the ASDA (American Student Dental Association) to the ADA (American Dental Association). The ADA works with new graduates to make this transition simple and affordable with their Reduced Dues Program.

For more information on this visit: <http://www.ada.org/458.aspx>

Financial Records

- Complete ALL exit loan interviews if applicable. It has become much more common to have these in place, and it is important that you not skip out on this process (which should be done several weeks before graduation). Also, determine the appropriate repayment plan for yourself, or if you are eligible for a grace period before repayment is required.
- Take care of all fines or financial obligations you may have with the financial aid and/or business offices.
- Acquire copies of all information regarding your loans and financial connections to your college or university.
- Forward any updated cell phone information about your new living or personal information so they can continue to bill you properly.
- If applicable, you should also update any information necessary to your credit card company.

- Often times students may have checking or savings accounts with banks that had previously offered discounts to college students. It may be necessary to change to a new bank with lower rates, or if you did not previously have a bank account to acquire one. Credit unions may be a good choice when thinking about loans for future investments such as a home. When deciding which bank to go to consider the fees, the amount of locations around you, how close these locations are, if they offer online banking and a reliable ATM service.

Professional Records

- It is crucial that you gather and keep on file all of your transcripts and any other documentation from your school that may be necessary in the future.
- Request and collect valuable references from professors, internship supervisors, campus employers, etc. before you graduate in order to keep their most vivid impressions of you fresh in mind. Having good references is crucial when applying for new jobs.
- Backing up resumes and cover letters if they are in electronic format is also important. You can back up any and all important electronic documents on backup hard drives, discs, online data bases, etc. These documents should also be stored in raw format as well, and updated on a regular basis as changes arise.
- Keeping copies of all exam results, licenses, and policies is a must.

Health Insurance

- It is required under Federal law that you attain health insurance for yourself if you are no longer going to be listed on your parents' health insurance plan or the plan from your college or university.

Automobile Insurance

- If deemed necessary, a car may need to be purchased. Depending on your financial situation, it may be best to purchase a used car. With little to no credit history established, it is important to only purchase what you can afford. In making car payments, you are actually developing this credit history as you will do with student loans (if applicable), cellular phone bills

and credit card bills. Commuting by public transportation (train, bus, etc.) may be a viable option if purchasing a car is not yet an option. If you reside in the state of Massachusetts, personal automobile insurance can be purchased through Eastern Dental Insurance Agency (EDIA). Contact EDIA at 800-898-3342 or at <https://www.edic.com/dentist/edia/#PersonalAuto>

Renter/Homeowner Insurance

- Once out of college you may need to find a new residence. Relocating may be necessary if you were previously living in a dorm or have found a new job or are in a new area. When moving into an apartment, condominium, or a house, you should strongly consider purchasing renter, home owner, or condo insurance. Eastern Dental Insurance Agency (EDIA) conveniently offers these policies. Product availability may vary by state and in some states is offered through our in-state agents. For more information you can call 1-800-898-3342 or visit <https://www.edic.com/dentist/professional-liability-insurance/>
- When moving to a new residence, you should attain a change of address card from the post office to ensure your mail is going directly to you.
- As with every living situation it is important to manage and maintain the use of various utilities. It is important to pay these monthly bills on time.



Writing a Resume and CV

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Now that you have graduated, how do you write a dental-driven resume/cv that is compelling and showcases your abilities?

The Difference Between a Resume and a CV

Resume: A summary you submit for a specific job position that is 1 to 2 pages in length.

Curriculum Vitae (CV): A comprehensive piece that shows everything in detail in your dental student role or professional career.

Most dental practices looking to hire want at least a resume, but would rather a complete CV.

How To Write Your Resume/CV

- In your resume, use bullet points.
- Be concise and to the point.
- Rank everything chronologically from present to past.
- List only information that is dental related and important to the position you are applying for.
- Use power verbs to begin each sentence.
- If you raised money for any organization or dental outreach program, list your efforts.
- Add shadowing or mentor positions you may have held.

Resume/CV Sections In Order of Importance

Header – name, address, contact information (postal mail, email, phone)

Education – dental school, undergrad, high school

Work Experience/Research – residency, teaching, associateship, externships, etc.

Leadership – ASDA, class position, committee involvement, dental student organizations

Publications/Presentations – articles published, research days, oral presentations etc.

Awards/Achievements – add what, when, and why to each award

Community Service/Volunteer Work – clinic work, community outreach, work abroad

Professional Affiliations – ASDA, AGD, ADA, state dental society, specialty dental groups

Additional Skills – fluency in languages, special office/computer skills, certifications

How to Present Your Document

- Use easy to read fonts, nothing fancy or unique, black ink only.
- Leave white space in your layout for easier reading.
- Don't add artwork or icons to your layout.
- Use professional quality paper.
- Make a digital version of your resume/cv as a Word Doc file and a PDF file.
- Within your digital Word and PDF document, if applicable, make it interactive by using links for online viewing of your presentations/publications/achievements.

Resume/CV DON'Ts

- Do not list job experiences that are not relevant to dentistry unless it was a leadership position. Working at a pizza place at age 18 or working at The Gap® in the summer may not be relevant for the position in question.
- Do not list hobbies. No one wants to read that you were on a dodge ball team or are an avid skier.
- No slang.
- Do not use colored paper.
- Do not be wordy and write a 5 page resume.
- Don't add references. The employer will ask you to submit those at a separate time.

Last...But Never Least

- You have 10 seconds to make an impression with your resume when a viewer does a quick scan so remember to make the information important.
- When writing a cv, write important details to each fact mentioned in your dental student role.
- Always remain professional and truthful.

Websites you may review for help in writing a dental resume/cv:
www.ada.org or www.asdanet.org



Preparing For An Interview

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Below are questions that you should prepare yourself for when going on an interview for a dental position. A future employer will ask many questions during the interview process but did you know that you as the interviewee and possible future employee should also ask questions.

Questions should be asked pertaining to different liability scenarios in the office and while treating patients. When you agree to take a job position, EDIC recommends that you take all necessary precautions to find out exactly how a practice is run, what their office protocols are, and if you agree on the ethics and safety standards that are taken. Doing this research up front, will help determine if that position is right for you. Being proactive about potential liability situations that can occur in an office setting before you begin the job could possibly reduce your liability risks in the future.

Questions That A Future Employer May Ask

- Once you knew you were interested in healthcare, why did you choose dental and not medical or veterinarian?
- What do you like most about dentistry? Least?
- What do you think you can contribute to the dentistry profession?
- What are your goals as they relate to dentistry?
- What is your philosophy on how oral health relates to overall body health?
- How would you handle an unhappy or uncomfortable patient?
- What experience do you have in a dental office?
- What experience do you have with the business and administrative side of a dental practice?
- How would you describe your knowledge of current technology and procedures?
- What have you done in the last year to improve your knowledge?
- Do you attend conferences, take online webinars, or interact with your state and local dental society events?

- What dental organizations do you continue to be active in?
- Would you be interested in working in a mentor program?
- Would you be interested in buying-in to a practice or owning your own practice in the future?
- Describe your volunteer or community service activities.

Questions That You Should Consider Asking From a Liability Standpoint

- Will I, as a dental colleague, be preparing all my patients' diagnosis and treatment plans?
- What is the practice's dental philosophy?
- What types of patient's do you treat in your practice?
- What are the most common types of treatments you provide?
- What kind of dental technology do you use in the operator?
- What freedom would I have in determining my own work objectives, deadlines, and methods of measurement?
- How is an employee evaluated in this position?
- Do the employees have to recommend products or services to patients that the practice highly supports? Is my performance as a dental provider evaluated on how well I sell these products or services?
- What are the office procedures on patient charting and documentation?
- What is office protocol when a patient refuses recommended tests, x-rays, treatments?
- Does the office use informed consent forms for all treatments?
- Does the practice utilize CE classes and risk management courses to keep on top of new technology and treatments?

- Ask for a tour of the office so you can see if your state health department standards in dentistry are being implemented. For example, sterilization procedures.
- What fringe benefits (ie: health insurance) does your practice provide?
- What will my income be based upon?



Glossary

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Additional Insured's: Dental assistants or hygienists can be covered as additional insureds on your Professional Liability policy. A licensed dentist cannot be an additional insured.

Allocated Loss Adjustment Expenses (ALAE): Expenses directly attributable to specific claims. These include payments for things such as defense attorneys, medical evaluation of patients, expert medical reviews and witnesses, investigation, and record copying.

Automobile Insurance: Not only is it useful, but it is required to insure the vehicle you operate as well as any others that may be using it. It is important to consider whether or not you should attain personal auto insurance or commercial auto insurance.

Business Owners Policy (BOP): A BOP includes property protection for an office building and its contents as well as other people's property brought into the office building. Under a BOP, a business selects the amount of liability coverage it needs based on its assets. Liability coverage pays for the cost of defending the business in a lawsuit and pays damages if the business is sued for injury or property damage. The liability policy also pays the medical expenses of those injured, other than employees, as a result of business operations. A BOP provides coverage for both business interruption and replacement costs if an emergency disrupts or destroys the business.

Claim: A written notice, demand, lawsuit, arbitration proceeding, or screening panel in which a demand is made for money or a bill reduction.

Claims-Made Policy: A Claims-Made Policy provides a policy for any covered claims that occur and are reported while the policy is in place. The claim must be reported during the policy term and the claim must have also occurred during the policy term. In addition, the event must have occurred on or after the retroactive date. The insured may not be aware of a claim until after his policy has been cancelled. The claim would then be covered under the "Tail" coverage (extended reporting endorsement).

Commercial Auto Insurance: If you own a vehicle in the name of your corporation and/or use it for business purposes, you may want to consider commercial auto insurance. The premiums tend to be higher but may be more suitable to your needs as opposed to personal auto insurance.

Commercial Insurance: This is a type of insurance that is put in place to protect your commercial entities. Among these policies are: workers' compensation, business owners policies (liability and property), umbrellas, and bonds. Remember: Protecting your business is of the utmost importance.

Commercial Umbrella: A commercial umbrella provides additional protection beyond the limits of an insured's underlying policies such as workers general liability, automobile liability, and employer's liability including workers compensation. This umbrella is used when the limits of the underlying insurance have been exhausted.

Date of Incident: The date on which a situation of alleged malpractice took place. Also called "date of occurrence."

Date of Reporting: The date of reporting is the date on which the incident was reported to the insurance company.

Declaration or Declarations Page: The portion of the policy that states specific information such as:

- The name and address of the insured
- The policy period
- The amount of insurance coverage
- Premiums due for the policy period
- Any coverage restrictions

Deductible: The amount you have to pay out-of-pocket for expenses before the insurance company will cover the remaining costs. Typically, the higher the deductible, the lower the premium, and vice versa.

Doing Business As (DBA): This term is the use of a fictitious business name to trade under in business. A DBA allows a person to legally do business under a different name, without having to create a completely new business entity. A DBA allows you to use a typical business name without the need for a legal entity such as that used in a corporation or in a partnership.

Dwelling Insurance: Dwelling insurance is a type of insurance policy used to insure only a dwelling. It does not cover any surrounding property or any personal items contained inside the dwelling.

Employment Practices Liability Insurance (EPLI): EPLI is an additional service that you can choose to add to your Business Owners Policy (BOP) in order to protect you and your dental practice against charges or suits on employment-related issues. EPLI coverage provides for both defense and indemnity payments if issues such as sexual harassment, wrongful termination, or employment discrimination arise.

Endorsement: An amendment, sometimes referred to as a rider, added in writing to an insurance contract or policy.

Entity: An entity is something that has a distinct, separate existence, though it need not be a material existence. When applying for malpractice insurance you may need to fill out an Entity Renewal form if you are an owner/stockholder of either a corporation owned by one dentist or a partnership or corporation owned by more than one dentist.

ERISA Bond: This bond became available to regulate most types of employee benefit plans; it serves to protect your pension assets and those of your employees. These bonds are intended to protect the plans from dishonesty and fraud committed by individuals who are associated with them. Unlike insurance, a bond does not step up to pay for losses; rather it is available to you to pay any losses up to the face amount of the bond.

Full-Time Policy: An EDIC Full-Time Policy is for dentists who are working more than 20 hours per week (Sunday through Saturday). There are two kinds of EDIC full-time professional liability policies: Claims-Made Policy and an Occurrence Policy.

Home Owners or Renter's Insurance: Homeowners need insurance to protect their largest possession and valuables within it. Homeowners insurance protects against fire damage, natural disasters, theft, and much more. Renters can lose valuables to fire, burglary, theft, and natural disasters. Renter's Insurance provides protected of valuables from these potential incidents.

Inception Date: The date on which insurance comes into force.

Incident: An occurrence that the plaintiff claims has led to wrongful injury.

Indemnity: Generally speaking, indemnity (i.e. patient) is protection from any loss and/or damage claims filed by another person.

Leave of Absence Coverage: At EDIC, if circumstances permit (maternity, military, etc.), you are able to take a leave of absence from your full premium insurance without purchasing a tail. Only 25 percent of the premium is charged during this time. You must notify EDIC if you are planning to take a leave of absence.

Liability: Broadly put, liability is any legally enforceable obligation.

Loss: A loss is the damage to or destruction of property incurred by a homeowner or renter.

Loss of Use: If your home is damaged, you may need to live elsewhere while it is being repaired. Loss of use coverage provides for meals, hotel accommodations, and other living expenses incurred while you are out of your home.

Malpractice: Malpractice is the act of causing damage or injury to a person or persons as a result of negligently performing a professional duty.

Malpractice Insurance (Professional Liability Insurance): Malpractice insurance is purchased by medical professionals in order to financially cover them in the event they are sued for malpractice. With today's high costs and consequences of a malpractice lawsuit, professional liability insurance is an absolute must for all in the healthcare industry, students included. This insurance helps to continuously protect your valuable career.

Special Note: EDIC has a consent clause in its insurance contract, we will not settle a claim without the insured's permission to do so

Material Misrepresentation: If you or someone on your behalf gives false, deceptive, misleading or incomplete information regarding your insurance policy or policies. If any material misrepresentation is discovered that would influence either the premium or EDIC's decision to underwrite coverage, we may refuse to provide coverage under any or all parts of your policy and your policy may be canceled.

Moonlighting: Moonlighting is when dentists engage in clinical activities which exceed the parameters of their full-time professional liability policy with another carrier. If you are doing so, you will need a Moonlighting Policy.

Moonlighting Policy: A Moonlighting Policy is written on an Occurrence Basis only and allows for 10 hours a week chair side.

Occurrence Policy: An Occurrence Policy contract provides a policy for an event or incident that occurs during the policy term, regardless of when the claim is reported. This policy covers a dentist even if the claim is not reported or discovered until months or even years after the policy is terminated.

Part-Time Policy: An EDIC Part-Time Policy is needed for dentists who work on average 20 hours per week or less (Sunday through Saturday) and no more than 1040 hours per year. EDIC part-time policies are written on either an occurrence or claims made basis.

Personal Auto Insurance: If you personally own your automobile (as opposed to a corporation owning your vehicle), a personal auto policy is usually the appropriate way to go for auto insurance coverage. These types of policies often have broad coverage and lower premiums as opposed to commercial policies.

Personal Insurance: This is a term used to broadly describe the various types of insurances that help protect your personal belongings. Personal Insurance can be:

- Automobile Insurance
- Homeowners/Renters Insurance
- Boat Insurance
- Personal Umbrella Insurance.

Personal Umbrella: Umbrella insurance allows one to place added liability protection above and beyond the limits on their homeowners, automobile, and watercraft personal insurance policies. With an umbrella policy, EDIC offers up to \$3 million in excess liability coverage to dentists through Andover Companies and Chubb. If above that amount is needed, we will supplement their insurance with other insurers. Important Note: Umbrellas do not apply to professional liability/malpractice claims.

Policy: The contract between an insurance company and its insured. The policy defines what the company agrees to cover for what period of time and describes the obligations and responsibilities of the insured.

Policy Term: The length of time for which a policy is in force.

Premium: The amount of money a policyholder pays for insurance protection. The amount is deemed necessary to pay current losses, to set aside reserves for anticipated losses, and to pay expenses and taxes necessary in order to operate the company during the time period for which the policies are in force.

Prior Acts Coverage (Retroactive Coverage): Prior Acts Coverage is necessary for covering a claim made during a current policy period for an event that happened before a policy was in force. For existing corporations, the prior acts date or retro date is the same date that is on their prior corporation/partnership policy. For corporations/partnerships without a prior policy, the retro date is equal to the inception date on the current coverage.

Rate: The insurance rate is a factor used to determine the amount to be charged for a certain amount of insurance coverage, called the premium.

Rate Maturation: In the early period of coverage usually within the first four to seven years, claims-made insurance rates rise annually until they are considered to be "mature." Increasing the premium is a necessary happening because the longer one is insured, the greater the potential for a claim.

Replacement Cost Coverage: This cost is the amount to repair or replace an insured item. If you have personal property replacement cost coverage, your insurance will pay the full cost to repair an item or buy a new one once the repairs or purchases have been made, taking into consideration the current economic trends.

Retroactive Date: A Retroactive Date is a provision found in many claims-made policies that eliminates coverage for injuries or damage that occurred prior to a specified date even if the claim is first made during the policy period.

Special note: You should make sure a new employer provides this Prior Acts Coverage if and when moving to a state where EDIC does not insure dentists, or when leaving the EDIC program in general. You may need to purchase a "tail" from EDIC.

Rider: In addition to the standard coverage (such as homeowners, automobile, etc.), there are options or "riders" which can be added to a policy already in place. A "rider" is an additional set of terms and conditions that "rides on" the basic package offered.

Risk Classifications: A classification based on the number and amount of losses that can be expected from a physician's specialty and procedures.

Risk Management: Risk management should be practiced every day in a dentist's practice. Good risk management practices help prevent medical malpractice lawsuits and claims. Both online and in-person courses are offered, through EDIC, to keep not only the newly graduated dentist, but the seasoned dentist up to date and educated on the latest safety techniques as well as the newest procedures. All of this aims to limit your risk.

Solo Corporation: An individual dentist who has officially formed a corporation (or several corporations), unlike the sole proprietorship, and is the sole owner of the corporation(s) for the purposes of professional liability insurance.

Sole Proprietorship: The sole proprietorship is the oldest, most common, and simplest form of business organization. A sole proprietorship is a business entity owned and managed by a single person and can be organized very informally, is not subject to much federal or state regulation, and is relatively simple to manage and control.

Standard Risk: A person who, by the company's underwriting standards, is eligible for insurance without restrictions or surcharges.

Tail (Extended Reporting Endorsement): This endorsement provides a single set of limits for all future claims. This is a one-time payment, and the cost depends on individual circumstances. It can be free for a dentist aged 50 or older that has been with EDIC for at least 5 years or upon death or permanent disability.

Total Loss: A total loss is when the property is completely destroyed.

Workers Compensation: Workers' compensation is a state-mandated, "no-fault" insurance system that pays benefits to workers injured on the job to cover medical care, part of lost wages, and permanent disability. In return, employers receive immunity from civil lawsuits by employees over such workplace injuries. Workers' compensation coverage is mandatory by law in all 50 states.



For More Information

THE EDIC NEW DENTISTS TRANSITION GUIDE

For more information or for any suggestions for revisions to this Guide:

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