

# Broward County Dental Association

## *Membership Benefit!*

### *Protect Your Office Participate Today!!!*

Dear Colleagues, Current Broward County Dental Association Members and future members of the BCDA:

For many years, the South Florida Academy of Orthodontists has successfully administered, as a member benefit, a **Group Office Coverage Plan**. The Plan is designed to cover a disabled or deceased member's office until the member can return to his practice, or in the event of death, until the practice can be sold and transitioned by the spouse or estate. Providing for office coverage thereby preserves the value of the practice as well as insures a continuity of patient care. This important service complements or supplants office overhead insurance which simply covers a portion of ongoing overhead but obviously does not provide for patient care or prevent patient-base attrition and loss of practice value during the doctor's absence from the practice.

The Coverage Plan of the SFAO has been adapted for use by the BCDA and the executive council voted at its September 27<sup>th</sup>, 2010 meeting to adopt it on behalf of the members of the Broward County Dental Association. Participation is voluntary of course. Participation obligates one, as a member of an "activated 4-person panel" to cover an incapacitated dentist's office for one four-hour shift (1/2 day) per week for up to 12 weeks. An attempt is made to accommodate panel members' schedules. The four-person panel covers the subject dental office for four half-days per week, enough to sustain practice viability and value for the short and intermediate term. The sequencing of the roster is created by drawing lots and by a system of panel rotation. For further details, please see the enclosed "AGREEMENT".

Please consider participating in this important new member benefit program to protect one of your most valuable assets-your practice, yourself and your family.

Respectfully,  
Jay R. Singer, DDS  
Past President  
Broward County Dental Association