GDA’S GROUP HEALTH PLAN
Open enrollment begins mid-October.
Learn more at GDAplus.com/health.
Facts about GDIS

Fact: GDIS is a full-service agency that of ers a variety of business and personal lines insurance products including malpractice, business owners, workers’ compensation, ERISA bonds, flood insurance, and much more.

Fact: GDIS can write the following lines of insurance for dental staff, family and friends: auto, home, umbrella, boat, recreational vehicles, life, disability, and Medicare Supplements.

Fact: The dentist does not have to enroll nor do all of the employees. The dentists alone can enroll. The dentists can also offer coverage to his or her employees without enrolling in the program or having a minimum number of employees participate.

Fact: The dentist does not have to subsidize the employee's premiums if he/she has fewer than 50 employees. Employees can be billed individually and pay GDA Health and Welfare plan directly with no administrative burden on the dentist.

Myth: GDIS only of ers malpractice insurance.

Myth: GDIS cannot help me if I already have insurance.

Myth: GDIS can only provide insurance for dentists.

Myth: The dentists and all of the staff are required to participate in order to enroll in the GDA Health Plan.

Myth: The dentist must subsidize the employees health insurance premiums.

GDIS offers insurance reviews where we review all of your policies to determine if there are any gaps/exposures in your coverages. We also can take a look at your policies to see if we can save you money. In the past, we have helped members save thousands of dollars.
Limited Time Welcome Offer...

Easy As...

1. Fax a few months of your recent supply invoices to 844.852.4049
2. We will put together a price comparison quote and build a personalized shopping list of your frequently ordered products for fast and easy ordering
3. Access gdasupplies.com with your ADA number to shop and save. At check-out, apply the promo code you receive with your price comparison for 10% off your first order

Over 65,000 products from more than 550 brands!

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A GDA member-owned supply group, GDA Plus+ Supplies offers significant savings on dental supplies and equipment servicing.

For more information, please call 844.852.5899 or visit gdaplus.com/supplies

Over 65,000 products from more than 550 brands!
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Dentists! 401k plan expenses are decreasing.*
Our benchmarking service helps ensure you are not overpaying!

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andres.romero@e2efinancial.com

GDA ACTION seeks to be an issues-driven journal focusing on current matters affecting Georgia dentists and patients accomplished by disseminating information and providing a forum for commentary.

Closing date for all editorial and advertising materials: Six weeks prior to publication.

Subscriptions: $17 of GDA membership dues is for the Journal; all others, $75 per year. Periodicals postage paid at Jefferson City, MO.

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Metro Atlanta Phone: 404.636.7553
GDA Fax: 404.633.3943
GDIS Phone: 770.395.0224
GDIS Fax: 404.634.6099

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**UPCOMING EVENTS**
Visit gadental.org/events for the full GDA calendar.

**LAW Days**
LAW Days are from 8 am–noon and include breakfast, a briefing on the legislative issues for the week, and meetings with legislator on the ropes.

**2020 Law Days**

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**OCTOBER 2019**

2 NWDDS Officers Visit
4 Insurance, Billing, and Coding Course, GDA Office
10 NDDS Officers Visit and CE
17 EDDS Officers Visit
18 Convention Committee Meeting, GDA Office
25 Finance Committee Meeting, Macon

**NOVEMBER**

1 Spokesperson training, GDA Office
5 CDDS EC Meeting
5 NDDS Officers Visit and CE
7 SWDDS Legislative Reception, Valdosta
8 Membership Committee Conference Call
12 EDDS Legislative Reception, Augusta
14 SWDDS Legislative Reception, Albany
14 CDDS Membership Meeting
20 NWDDS Meeting, Cartersville
20 EDDS Legislative Reception, Athens
21 WDDS Officers Visit/Legislative Reception

Make LAW Days a family affair. See page 13.

**2020 Law Days**

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**Make LAW Days a family affair. See page 13.**
Job Opportunities for Dentists
—A school-based program

The need is great! The rewards are greater!

- Full or part-time positions (1-5 days/week)
- Competitive compensation
- Work a school day schedule (typically 6-7 hours, 7:30 a.m.-3 p.m.)
- Evenings and weekends off
- Flexible scheduling
- State-of-the-art dental equipment

Sign On Bonus: Up to $5,000
Referral Bonus: Up to $1,000
Yearly Retention Bonus: Up to $15,000
Reimbursement Plan for Credential Retainment

For information, contact Sebrona Rhodes at 800.770.0388 ext. 42194 or srhodes@hcsga.com.

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Mobile Dental Program

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Your Practice Is Your Legacy
We will help you find the RIGHT buyer

Our clients frequently experience 95% or higher patient retention after a transition!

Contact US Dental Transitions for a complimentary & confidential consultation

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DUM VIVIMOS SERVIMOS

Dum Vivimos Servimos literally means “While we live, we serve!” I am proud to say that my college alma mater, Presbyterian College in Clinton, South Carolina, has this as their school motto. From the beginning of my freshman year in 1982, this has been sewn into the fabric of my very being. It's more than words or a fancy phrase. It's a way we should all strive to live our lives, both personally and professionally.

As dentists, we all have the gift of service innately built into our character. There's just no way possible that we can ignore this desire to serve and help others. Our biggest problem is that we get so busy with the daily grind of life that we often times feel over whelmed. Work, the demands of being the perfect parent, or the hundred other things that fill our waking hours are part of the “services” we perform day in and day out. We can't help ourselves, that's just the way we are. Most of us are over achieving perfectionists that consider ourselves failures if we don't live up to a standard that is more often than not, beyond our ability to achieve. But we still forge ahead. I understand this perfectly. Then, when someone asks us to add more things to this already over packed existence, we can only smile and politely say, “maybe later when I have more time.”

Dum Vivimos Servimos—While we live, we serve. It's one of those things that, when you said it or thought it enough, you just can't get it out of your head and you certainly can't escape it. So, what do we do?

Well, I'm sitting here writing this editorial wondering how in the world I thought that I was going to have enough time to add this job to my already very busy lifestyle. The answer is simple. We all have to carve out a little time for all the important things in our life. I intentionally placed work as the first demand in the previous paragraph. Work can usually be the one thing that we can easily put in a box that we open when we get to the office, and close when we turn the lights out at the end of the day. I get it! But, if we are going to continue to serve our patients to the best of our ability, we need to remember to serve the organization that allows us to practice in this fashion. Now I'm not suggesting that we all run for state officer chairs, or even for district offices, but what I am saying is that we all have a role to play in this great organization, and there are a lot of roles to choose from.

Our immediate past President, Dr. David Bradberry, went to great lengths to map out volunteer job opportunities with full descriptions and the time demands that those jobs would require. I'm sure we can all spare at least an hour or two every couple of months to work on a committee or task force, or at the very least show up to district meetings and perhaps invite a colleague who may or may not be a member. You can even go the extra mile and pick them up and drive them to the meeting.

Yes, we all lead very busy lives, but if we fail to serve the organization that has given us so much, we will have sealed our own doom, and become a shell of what we were intended to be, ending up like many other dysfunctional associations.

There's a place for everyone and everyone has a place. Don't you think it's time for you to find your place to serve? Fulfill your inner desire to serve and give back to the organization that has given you so much!

Dum Vivimos Servimos!

VOLUNTEER OPPORTUNITIES

Job descriptions and time commitments can be found at www.gadental.org/member-services/leadership-resources.

(Login required)
Q.
Are dentists allowed to order sleep studies and issue prescriptions for oral appliances to address sleep apnea?

No, the Georgia Board of Dentistry’s (BOD) current policy says that “the prescribing of sleep apnea appliance [sic] does not fall within the scope of the practice of dentistry. It is the position of the Board that a dentist may not order a sleep study. Home sleep studies should only be ordered and interpreted by a licensed physician. Therefore, only under the orders of a physician should a dentist fabricate a sleep apnea appliance for the designated patient...”

Here is the full text of the BOD’s policy:

“Prescribing and Fabrication of Sleep Apnea Appliances

Depending upon the diagnosis of the type and severity, one possible treatment option for obstructive apnea is the use of oral appliances. The design, fitting, and use of oral appliances and the maintenance of oral health related to the appliance falls within the scope of practice of dentistry. The continuing evaluation of a person’s sleep apnea, the effect of the oral appliance on the apnea, and the need for, and type of, alternative treatment do not fall within the scope of dentistry. Therefore, the prescribing of sleep apnea appliance does not fall within the scope of the practice of dentistry. It is the position of the Board that a dentist may not order a sleep study. Home sleep studies should only be ordered and interpreted by a licensed physician. Therefore, only under the orders of a physician should a dentist fabricate a sleep apnea appliance for the designated patient and conduct only those tasks permitted under O.C.G.A. Title 43, Chapter 11. (adopted 04/01/16)”

The BOD’s entire dental policy manual is a separate document from the Georgia Dental Practice Act and BOD rules and covers a broad range of topics. It can be viewed in its entirety here: https://gbd.georgia.gov/laws-policies-rules
Q: My front office staff has informed me that insurance companies have been sending me reimbursement statements with just a picture of a credit card or a statement containing a series of numbers that we have to manually enter into our office's credit card processing terminal in order to be paid. Am I required to accept this form of reimbursement payment?

No, you are not required to accept this form of reimbursement, which is called a Virtual Credit Card payment. Virtual Credit Cards (VCCs) work the same way as the regular credit/debit cards used by your patients to pay for their treatment. In order to accept the VCC payment, your front office staff enters the series of numbers referenced on the paper statement you receive from the insurance company and those funds are transferred electronically to your bank account.

However, unlike a traditional check, a VCC payment requires your office to incur a credit card processing fee, which on average ranges from 2.5–5% of the underlying payment. This means for a dental practice with an annual revenue of $1,000,000, only accepting VCC reimbursements means that you are losing $25,000–50,000 off your bottom line.

In response to this issue, GDA introduced and passed legislation in 2018 that prohibits insurance companies from requiring Georgia healthcare providers, including dentists, to only accept VCC payments.

Pursuant to O.C.G.A. § 33-24-59.24(b) and (c):

(b) Any health insurance plan issued, amended, or renewed on or after January 1, 2019, between a health insurer or its contracted vendor or a care management organization and a health care provider for the provision of health care services to a plan enrollee shall not contain restrictions on methods of payment from the health insurer or its vendor or the care management organization to the health care provider in which the only acceptable payment method is a credit card payment.

(c) If initiating or changing payments to a health care provider using electronic funds transfer payments, including virtual credit card payments, a health insurance plan, health insurer or its contracted vendor, or care management organization shall:

(1) Notify the health care provider if any fees are associated with a particular payment method; and

(2) Advise the provider of the available methods of payment and provide clear instructions to the health care provider as to how to select an alternative payment method.


Accordingly, you do have the ability to opt-out of receiving VCC payments and request reimbursement via Electronic Funds Transfer (ETF) [note that there is still an associated transaction fee, but it is much less than the standard credit card processing fee] or physical check. However, requesting a check or ETF will likely result in a delay in payment while the insurance company processes your request and re-issues your reimbursement payment.

Please note that Georgia law does not prohibit insurers from paying providers with VCC payments. It only prohibits them from mandating that providers only accept VCC payments. As small business owners, GDA believed that it was important to preserve a dentist's choice in how he/she wishes to be paid, especially if he/she has negotiated favorable rates with a credit card processing company and is willing to accept the processing fee in exchange for receiving a faster reimbursement payment.
What does my office have to do when we dismiss a patient? Are there are requirements for providing emergency care for the dismissed patient?

Pursuant to Board Rule 150-8-.01 Unprofessional Conduct Defined, the Georgia Board of Dentistry (BOD) deems the following conduct unprofessional and subject to Board reprimand when terminating a dentist/patient relationship:

“(q) Terminating a dentist/patient relationship by a dentist, unless notice of the termination is provided to the patient. A “dentist/patient relationship” exists where a dentist has provided dental treatment to a patient on at least one occasion within the preceding year.

1. “Termination of a dentist/patient relationship by the dentist” means that the dentist is unavailable to provide dental treatment to a patient, under the following circumstances:

   (i) The office where the patient has received dental care has been closed permanently or for a period in excess of (30) days;

   (ii) The dentist discontinues treatment of a particular patient for any reason, including non-payment of fees for dental services, although the dentist continues to provide treatment to other patients at the office location;

2. The dentist who is the owner or custodian of the patient's dental records shall mail notice of the termination of the dentist's relationship to patient, which notice shall provide the following:

   (i) The date that the termination becomes effective, and the date on which the dentist/patient relationship may resume, if applicable;

   (ii) A means for the patient to obtain a copy of his or her dental records. The notice shall be mailed at least fourteen (14) days prior to the date of termination of the dentist/patient relationship, unless the termination results from an unforeseen emergency (such as sudden injury or illness), in which case the notice shall be mailed as soon as practicable under the circumstances.”

The BOD used to require Georgia licensed dentists to provide or make arrangements for a dismissed patient to receive emergency care for a period of thirty (30) days following the dismissal date of the patient. However, the Board amended the language of this rule so that a dentist is only required to “make reasonable arrangements for the emergency care of their patients of record.”

Georgia Board of Dentistry Rule 150-8-.01(h)(3) states:

“Emergency Service. Dentists shall be obliged to make reasonable arrangements for the emergency care of their patients of record. For purposes of this rule, a 'patient of record' is defined as a patient who has received dental treatment on at least one occasion within the preceding year.”

“Reasonableness” will depend on the situation at hand. For example, a dentist who dismisses a patient who only received a cleaning will probably not have as many concerns from an emergency/follow up standpoint compared to a dismissed patient who received a root canal or extraction.

If you have any questions about this column, please contact scott@gadental.org or call 404.636.7553.
Welcome New Members!
The following members joined GDA.

Matthew Alvarez
Northern

David Graham
Northern

Jason Beck
Western

Haylee Humes
Eastern

Andrew Kurialacherry
Eastern

Nancy Lin
Northern

Nicholas Mosley
Northern

Eric Rader
Northern

Noelan Schafer
Northern

Richard Waddell
Central

Keith Williams
Northern

Central District Holds Meeting in Griffin, GA
Dr. Babo addressed the Central District at their general membership meeting on August 13 in Griffin.

GDA Members Mentor Dental Students Through ADA Success Speaker Training
GDA member dentists took part in a speaker training for ADA Success in July. Dentists traveled to dental schools encouraging, inspiring, and relaying vital information to the students regarding, debt management, associateships, the future of dentistry.
The Special Olympics, Special Smiles Masters Bowling Event took place Saturday, August 17 in Warner Robins, GA. Thank you to all who volunteered and helped to make this event a success!
Make LAW Days a Family Affair

The Georgia House and Senate legislative page programs offer an opportunity to build and strengthen relationships with local legislators while providing a unique educational experience for children ages 12 and older. The program provides students a first-hand opportunity to visit the Capitol to observe and participate in the legislative process, while serving legislators by delivering important information and messages to them in the Chamber during the legislative session.

For over 50 years, the experience of a legislative page has sparked many political aspirations and has been a connective link between elected leaders and Georgia’s young students.

To submit an application for your child to be a Senate or House page while you attend LAW Day, please visit the following web pages for details:

**HOUSE PAGE PROGRAM:**

**SENATE PAGE PROGRAM:**
www.senate.ga.gov/hr/en-US/SenatePageProgram.aspx

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**2020 Law Days**

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Email annemarie@gadental.org to register.
Applications for Loan Repayment Program

**DEADLINE: OCTOBER 31, 2019**

Applications for the Dentists for Rural Areas Assistance Program (Georgia’s student loan repayment program for dentists in rural areas) will be accepted **through October 31, 2019**. To apply, please visit [http://gbpw.georgia.gov/loan-repayment-programs](http://gbpw.georgia.gov/loan-repayment-programs).

For more information of eligibility and requirements of the program, please contact Emily, GDA’s Director of Health Policy, at 404.636.7333 or emily@gadental.org.

**Georgia Counties Eligible for the Dentists for Rural Areas Assistance Program**

*Have a population of 50,000 or less*

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FDA Issues Statement About Uptick In Seizures Potentially Linked To Vaping

HealthiNation reports, “The Food and Drug Administration (FDA) recently put out a statement notifying the public of a recent uptick in seizures that appears to be linked to vaping, mostly among teens and young adults.” HealthiNation says, “Nicotine toxicity has long been known to cause seizures,” so “this raises concern for e-cig users, since many devices used for vaping actually pack in higher concentrations of nicotine than traditional cigarettes.” The piece adds that in one survey of US teen vapers, “only 13.2 percent knew their vape provided nicotine, 5.8 percent thought they were actually inhaling marijuana, and an astounding 66 percent believed they were inhaling ‘just flavoring,’” according to the National Institute on Drug Abuse.

Follow the ADA’s advocacy efforts on tobacco at ADA.org/tobacco
CMS Issues Guidance On Tracking Medicaid Opioid Use

Modern Healthcare reports, “The CMS on Monday issued new guidance for states and Medicaid managed care programs to change up their Medicaid drug utilization review programs by the end of this year.” Modern Healthcare adds, “The CMS’ new mandates, which include setting opioid prescription limits and monitoring Medicaid patients for potential abuse, apply equally to state Medicaid fee for service programs and private managed care companies.” Meanwhile, “states have until December 31 to outline their state plan amendments to overhaul the way they approach opioid use by their Medicaid populations.” States “will have to set their own limits on opioid prescriptions and refills while also tracking patients who are at risk of overusing” analgesics, “or who may be concurrently taking multiple prescribed opioids and benzodiazepines and antipsychotics.”
Northern District Hosts 2019 Gatsby Gala for Smiles

The Northern District Dental Society hosted their annual gala benefiting the Greater Atlanta Dental Foundation on August 16. The foundation helps local charitable dental clinics provide vital care to the underserved in our community. The auction was a huge success and raised over $50,000 for the Foundation!

Over 170 attendees took a step back into the jazz era of the 1920s with music from the Atlanta Swing Orchestra. The event also honored Dr. Roy McDonald with the Michael T. Rainwater Dentist of the Year Award for his extraordinary commitment to not only his patients' dental health but the oral health of underserved residents of Georgia. A huge thanks to Dr. Amy Kuhmichel and her team for another great event! We hope many of you can join us at next year's event.
Seeking Nominations

The GDA Nominating Committee is seeking nominations for positions opening in 2020 including District and at-Large Trustees, ADA Delegation, GDA Vice President, and a Georgia Board of Dentistry seat.

Nominations and CVs for District Trustees, ADA Delegation, and Board of Dentistry are due by November 22, 2019. Nominations for GDA State Officers and At-Large Trustees are due June 18, 2020. Nominations/CVs should be submitted to the GDA office via mail (7000 Peachtree Dunwoody Road, NE, Suite 200, Atlanta, GA 30328-1655) or via email to Jeannie@gadental.org.

The following positions are available for nominations:

- **District Trustee** terms expiring in July 2020 (nominations due November 22).
- **SEDDS Delegate** to fill Zach Powell’s unexpired term through January 2021 (nominations due November 22). Dr. Powell will move into the GDA PE’s Alternate Delegate position next year, leaving a vacancy in his current position.
- **Three At-Large Trustee terms** on the GDA BOT are expiring in July 2020 (nominations due June 18).
- **GDA Vice President** will be elected in July 2020 (nominations due June 18).
- **Board of Dentistry**: Richard Bennett’s (N) term expires on August 1, 2020 (nominations due November 22).

Visit the GDA website at gadental.org/2020nominations for full details on open positions, terms and criteria for nomination.

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GDA Recognized as a Top Association

James Magazine recognized the GDA in their annual list of top business and trade associations of 2019. The magazine also honored the GDA’s Director of Health Policy, Emily Yona, as a rising star for the second year in a row.
Sending and receiving electronic Protected Health Information (ePHI) through email can be a safe and effective way to share sensitive information with other providers, insurers, and patients. It only gets tricky when providers don’t understand the details of HIPAA law. Once you know, you can effectively embrace technology, improving patient care and practice productivity.
Let’s take a look at eye-opening background information on HIPAA violation enforcement. Every day, at least one healthcare data breach is reported to the Dept. of Health and Human Services (HHS). The HHS Office for Civil Rights (OCR) is responsible for enforcing the Privacy and Security Rules. The OCR audits practices and enforces civil and criminal corrective actions which may lead to fines, jail time and even practice closure. In 2018, the OCR wrapped up an all-time record year of HIPAA enforcement. “Our record year underscores the need for covered entities to be proactive about data security if they want to avoid being on the wrong end of an enforcement action,” states OCR Director Roger Severino.

The good news is that it’s easy to stay on the right side of the law. You can know the actual HIPAA law requirements by remembering the six-letter word ACTUAL.

1. **Authenticate Recipients.**
   Your secure email exchange should automatically verify that the doctor to whom you are sending ePHI is a registered provider. The federal government’s preferred DIRECT protocol is the most secure method for provider verification. Look for a secure email provider whose platform is built on the DIRECT protocol.

2. **Control Access.**
   Only authorized users should access the content of emails. Your secure email system should have mechanisms in place for automatic user log-off and encryption (scrambling the message content so hackers can’t access ePHI).

3. **Transmit Securely.**
   This is where encryption is critical. The higher your level of encryption, the more secure your ePHI. For example, if your secure email exchange has a 2048-bit encryption level, it will take quadrillions of years to break that encryption using today’s technology.

4. **Unaltered Records.**
   All your patient information must be kept in such a way that it can’t be altered or lost. The smartest backup systems store your ePHI at multiple secure data centers—not your office, home or briefcase. Cloud-based backups keep your ePHI on secure servers located around the country. In the rare event that one location is compromised, the other back-up locations have you covered.

5. **Audit Every Message.**
   The OCR can audit any practice at any time, and anyone can submit a HIPAA complaint against your practice. If you get audited, you will be required to produce a detailed audit trail of all emails containing ePHI.

6. **Lock ePHI for 6 Years.**
   This law goes hand-in-hand with number’s 4 and 5 above. Your records need to be securely stored so that the information can’t be altered or lost for a minimum of six years.

Here’s a closer look at what these six requirements mean:

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There are HIPAA-compliant email exchange services that meet all six requirements. Just remember the ACTUAL law and you’ll be on your way to safe, secure and time-saving improvements for your practice.

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3. [www.digicert.com/TimeTravel/math.htm](http://www.digicert.com/TimeTravel/math.htm)
Public Speaking Tips

I Have Been Asked to Speak (gulp!)

Jerry Seinfeld said that “according to most studies, people's number one fear is public speaking. Number two fear is death... That means at most funerals the person delivering the eulogy would rather be in the casket.”

Indeed, many people dread having to speak in front of an audience, and dentists are no exception. Yet public speaking can be enjoyable and rewarding. By developing some basic presentation skills, you can become a good speaker.

The key to success is in your preparation. Know your content and know your audience. What message do you want to convey? What are they interested in hearing? Once you decide your topic and approach distill your remarks down to three key messages.

Practice makes perfect. Once you've written your presentation, practice delivering it. Enthusiasm and confidence will grow as you develop your skill set through repetition. There are many effective practice methods to consider:

- In front of a mirror
- Before a live audience (spouse, family, friend, etc.)
- Over the telephone
- Into a video or audio recording device for playback (cell phone, iPod, laptop, PC, etc.)

Interested in learning more?

GDA offers spokesperson training to enhance your public speaking skills and become more informed on GDA issues and messaging. A session will be held at the GDA office on Friday, November 1, 2019. The coaching session will prepare you to deliver presentations, handle Q&A like a pro and approach media interviews with confidence. For more information contact GDA's senior director of public relations and communications, Carol Galbreath, at carol@gadental.org or 404.636.7553.

Can't make it to GDA's spokesperson training this year? Visit the ADA store at https://ebusiness.ada.org/productcatalog/product.aspx?ID=2264 for Public Speaking: Keeping it Simple in a Complex World, a PowerPoint tutorial that provides a simple “how do” outline designed to help you hone your public speaking skills.
OFFICIAL NOTIFICATION FOR

December 2019 House of Delegates Meeting

House of Delegates
In accordance with Article II, Section 4B of the Georgia Dental Association (GDA) Bylaws, this is the official notification for the next meeting of the GDA House of Delegates (HOD). The house will meet at The Hotel at Avalon in Alpharetta, GA starting at 8 am on Sunday, December 8, 2019. Any GDA Member may attend open sessions of the HOD and all members will receive a summary after the meeting.

District Caucus Breakfasts
District Caucuses will meet immediately preceding the HOD meeting, beginning at 7 am on Sunday, December 8, 2019.

Business/Resolutions
In accordance with Article II, Section 5 of the GDA Bylaws, any proposed business to be presented to the HOD must be submitted as a Resolution to the Secretary, in writing, forty-five days prior to the meeting of the House. The proposed business must be presented to the House in writing at least two weeks prior to the meeting, except the House, by two-thirds majority vote, may waive the requirement for two weeks written notice. Matters of business may be proposed by any GDA member. By an affirmative vote of two-thirds of the members present and voting, it shall be permissible to introduce additional business.

Delegate Materials
According to house policy, all delegate materials are distributed electronically. Information will be available via Dropbox beginning three weeks prior to the meeting. Per house policy, access to materials will be given to HOD Delegates/Alternates, the GDA Board of Trustees, ADA Delegation, and District Presidents, Presidents Elect and Vice Presidents. GDA Past Presidents and current committee chairs may receive access to HOD materials prior to the meeting upon request and approval by the current GDA President, Speaker of the House and Executive Director after signing a confidentiality agreement/non-disclosure statement.

ADA Delegation
Georgia’s ADA Delegation will meet immediately following the HOD meeting on Sunday afternoon, December 8, 2019. This meeting will also be held at The Hotel at Avalon in Alpharetta, GA.
DO YOUR PATIENTS SUFFER FROM ANY OF THESE SYMPTOMS

- **EAR**
  - Ear pain • Ringing in ears
  - Dizziness • Vertigo

- **JAW**
  - Clicking, popping jaw joints
  - Pain in cheek • Limited opening

- **NECK**
  - Lack of mobility/stiffness
  - Neck Pain • Tired/sore muscles
  - Arm/finger numbness

- **HEAD PAIN**
  - Forehead • Temples
  - Migraine-type • Sinus-type

- **EYES**
  - Pain behind eye • Blood-shot eyes
  - Sensitive to light

- **TEETH**
  - Clenching/grinding at night
  - Looseness & soreness of back teeth

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October 2019 31

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October 2019
GDA LEADERSHIP DIRECTORY 2019–2020

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Dr. Jennifer Wells (E)
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Dr. John Sigman (W)
Children’s Program
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CE/Clinical Program
Dr. Tommy Fisher (C)
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Door Prizes
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Exhibit Hall
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Registration
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Saturday Night Event
Dr. Andreina Izarra (N)
Saturday Night Event
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President’s Dinner
Dr. Alena Lotz (N)
Beach Tent
Dr. Ryan Vaughn (N)
Beach Tent
Dr. Hank Bradford (NW)
New Dentist/First Time Attendee Reception

Dr. Becky Aspinwall (SE)
New Dentist/First Time Attendee Reception
Dr. David Drew (NW)
At-Large
Dr. Monicha Drew (NW)
At-large
Dr. Brooke Corbett
At-large

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At-Large
Dr. Monicha Drew (NW)
At-large
Dr. Brooke Corbett
At-large

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Dr. Donna Thomas-Moses (NW)
Dr. Jay Phillips (SW)
Dr. Peter Shatz (NW)
Dr. Marshall Mann (NW)
**Ways to Give to Your Dental Foundation in Georgia**

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PERSONAL DONATION</strong></td>
<td>Help us achieve our vision of a future where every person can attain a healthy mouth with your tax-deductible gift to GDAF.</td>
</tr>
<tr>
<td><strong>IN-KIND GIFTS</strong></td>
<td>Contributing professional services, printing, merchandise, product donations or ad space helps off-set our costs and those of our community partners.</td>
</tr>
<tr>
<td><strong>TRIBUTE, HONOR &amp; MEMORIAL GIFTS</strong></td>
<td>A Tribute Gift allows you to recognize someone dear to you, whether memorializing the passing of an individual or celebrating that person for a special occasion.</td>
</tr>
<tr>
<td><strong>GIFTS OF STOCK</strong></td>
<td>Donating appreciated securities is an easy and tax-effective way to make a gift.</td>
</tr>
<tr>
<td><strong>RETIREMENT ASSETS</strong></td>
<td>Donate part or all of your unused retirement assets, such as your IRA, 401(k), 403(b), pension or other tax-deferred plan.</td>
</tr>
<tr>
<td><strong>PLANNED GIFTS</strong></td>
<td>Support GDAF in a meaningful way while leaving a legacy to be remembered by future generations.</td>
</tr>
<tr>
<td><strong>AMAZON SMILE</strong></td>
<td>Donate .5% of your eligible purchases from Amazon to the nonprofit of your choice. Support the GDA Foundation for Oral Health by shopping online: smile.amazon.com/ch/27-3194544.</td>
</tr>
</tbody>
</table>

Contact the GDA office or visit us at gadental.org/foundation.
License Renewal

What You Need to Know

Renewal Deadline: December 31, 2019

COST

→ Dentists: $260 ($525 after 12/31/19)
→ Hygienists: $80 ($265 after 12/31/19)

CE REQUIREMENTS FOR LICENSE RENEWAL

Dentists

• At least 40 CE hours required.
• 30 of the 40 hours must be clinical in nature.
• Must have 1 hour of CE on “the impact of opioid abuse and/or the proper prescription writing and use of opioids in dental practice.”
• At least 20 of the required 40 hours of credit must be acquired in-person at an on-site course or seminar; you are not allowed to acquire all CE hours through online courses, electronic means, journal studies, etc.
• Up to 10 hours of CE may be obtained by providing, uncompensated dental care at a public or not-for-profit organization that provides dental services to indigent patients.
• Dentists with sedation permits have additional CE requirements (see Board Rule 150-13-.01 for more information).

Hygienists

• At least 22 CE hours required.
• 15 of the 22 hours must be clinical in nature.
• At least 11 of the required 22 hours of credit must be acquired in-person at an on-site course or seminar; you are not allowed to acquire all CE hours through online courses, electronic means, journal studies, etc.
• Up to 5 hours of CE may be obtained by providing, uncompensated dental care at a public or not-for-profit.

Dentists and Hygienists

• Must have current certification in one and two rescuer CPR and management of obstructed airway for adults, children and infants.
• Must keep official documentation of course attendance for at least three years following the end of the biennium during which the course was taken (12/31/2022).
IS ALL YOUR CE APPROVED?
According to Board Rule 150-3-.09, only coursework, including home study courses, sponsored or approved by the following recognized organizations will be accepted:

- American Dental Association/American Dental Hygienists association, and their affiliate associations and societies;
- Academy of General Dentistry;
- National Dental Association and its affiliate societies;
- Colleges, universities, and institutions with programs in dentistry and dental hygiene that are accredited by the Commission on Dental Accreditation of the American Dental Association when the professional continuing education course is held under the auspices of the school of dentistry or school of dental hygiene;
- CPR courses offered by the American Red Cross, the American Heart Association, the American Safety and Health Institute, the National Safety Council, EMS Safety Services, or other such agencies approved by the Board;
- National and State Associations and/or societies of all specialties in dentistry recognized under Georgia law;
- Veterans Administration Dental Department;
- Armed Forces Dental Department;
- Georgia Department of Public Health;
- American Medical Association, the National Medical Association and its affiliate associations and societies;
- Hospitals accredited by the Joint Commission on Accreditation of Hospital Organizations (JCAHO).

**Important Note**
Dental licenses expire at the end of the year. Continuing to practice dentistry in 2020 without renewing your license is considered practicing dentistry without a license and those dentists or hygienists are subject to all of the corresponding legal ramifications, including fines and possible criminal charges.

**UPCOMING CE CALENDAR**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thursday, October 17</td>
<td>Opioid CE</td>
<td>Columbus</td>
</tr>
<tr>
<td>Friday, October 18</td>
<td>Introduction to CAD/CAM</td>
<td>Atlanta</td>
</tr>
<tr>
<td>Saturday, October 19</td>
<td>Coronal Polishing</td>
<td>Atlanta</td>
</tr>
<tr>
<td>Friday, October 25</td>
<td>What’s New: Dental Acquisitions and Year-End Tax Updates</td>
<td>Atlanta</td>
</tr>
<tr>
<td>Friday, November 1</td>
<td>CAD/CAM Hands-on Workshop</td>
<td>Atlanta</td>
</tr>
<tr>
<td>Thursday, November 7</td>
<td>Opioid CE</td>
<td>Jasper</td>
</tr>
<tr>
<td>Friday, November 15</td>
<td>Opioid CE</td>
<td>Atlanta</td>
</tr>
<tr>
<td>Friday, November 22</td>
<td>Legal, Ethical, and Professional CE</td>
<td>Atlanta</td>
</tr>
<tr>
<td>Friday, December 13</td>
<td>Risk Management</td>
<td>Atlanta</td>
</tr>
</tbody>
</table>
GDA’s 2020 Group Health Plan is Coming

Open enrollment begins mid-October 2019.

As a GDA member, you own your insurance company, Georgia Dental Insurance Services. So, use it this fall during open enrollment to sign up for health insurance. Here are a few facts you might not know:
- GDA Group Health Plan rates are guaranteed for one year, with no surprise cancellations.
- The dentist does not have to enroll nor do all of the employees. The dentist alone can enroll. The dentist can also offer it to his or her employees without enrolling in the program or having a minimum number of employees participate.
- The dentist does not have to subsidize the employee’s premiums if he/she has fewer than 50 employees. Employees can be billed individually and pay GDA Health and Welfare plan directly with no administrative burden on the dentist.
- If you are 65 or older, talk to us about enrolling into our Medicare Supplement program. We offer plans A, F, G, and N.

If you have a question for Chelly regarding any of your insurance needs, please submit your questions to chelly@gadental.org.

All published articles are anonymous.

Good News about GDA Health Plans

Many members are switching to the GDA Group Health Plan because we can offer stability and service they can’t find in their current individual plans.

Sign up for GDA’s group health plans. Open enrollment for 2020 begins mid-October. You can find detailed plan information on our website GDAplus.com/health.
Why Members Like You Are Making the Switch

Christy Biddy, your Medical Benefits Manager, talks with members around the state about their insurance needs every day. Here are a few examples of why dentists are enrolling in the GDA Group Health Plan:

- **Loss of plan.** One member and his wife shared that in 2015, they left GDA’s group coverage for a new plan. A year later, it was cancelled. They found a new provider, and again—one year later, their plan was cancelled.

- **Mid-year cancellations.** Another member learned her plan was cancelled on her birthday, before its annual renewal.

- **Health history coverage limitations.** Still another GDA member was denied coverage for a surgery in 2015 due to health history disclosures—something our plans don’t require.

- **Impersonal lack of communication.** One member’s family wasn’t even informed about a plan cancellation—they found out as they were at a doctor’s appointment for their child.

Free Webinar

**Your Guide to 2020 Health Plans**

Join us for our free informational webinar to answer your questions about GDA’s Group Health Plans hosted by your Medical Benefits Manager, Christy Biddy. We know the healthcare market can be confusing and uncertain, but we can help you make the right decision for you, your family and team.

You’ll learn about:
- What to look for when comparing your plan’s choices
- What GDA Plus+ Insurance/GDIS can offer your family and staff
- Rates and details of GDA’s health plans

Can’t make it? Webinar recordings and frequently asked questions will be posted at GDAplus.com/health or our GDIS and GDA Facebook pages
A Summer to Remember...

2019 Convention & Expo at a Glance

1,277
Total Attendance

469
Dentists, Dental Students Attendance

42
First Time Dentist Attendees

89
Dental Team Member Attendance

38
CE Courses Held

30%
Increase in Dental Team Attendance

19
Exhibitors in Sold-Out Exhibit Hall

Kick-Off / Welcome Ceremony
The Convention’s Kick-off Event always includes a high energy keynote as well as presentations from special guests. This year’s event featured artist and international speaker Richard Hight, who encouraged the audience to re-imagine the possibilities in store for them and to engage their passions and natural talent as he created two beautiful works of art while on stage that were raffled to benefit the GDA Foundation for Oral Health.

Business
The House of Delegates gathered over 100 dentists to discuss and chart the future of dentistry in Georgia. The Board of Trustees and ADA Delegation also held business meetings at the venue.
Exhibit Hall
Our generous sponsors and exhibitors gave attendees the chance to learn about new products and services they could bring back to their practice. Attendees also had the chance to win prizes—and cash!

Continuing Education
Learning opportunities were abundant at the 2019 Convention & Expo. Attendees were able to choose from a wide variety of courses on clinical and business topics as well as courses for the full dental team.

Foundation Fundraising
Fundraising at the GDA Annual Convention raised over $11,000 for the GDA Foundation for Oral Health.

New Dentist and First Time Attendees
First time convention attendees, dental students, and new dentists (those out of school 10 years or less) gathered for a special reception where they could network with their colleagues, GDA officers and staff over hors d’oeuvres and drinks.
Attendees spent their days gathering with friends and family at the GDA beach tent, participating in the annual GADPAC golf and tennis tournaments as well as fishing, Backwater Cat Excursions and two new boat tours.

The Saturday Night Celebration was bigger than ever!
Competitions for all ages took place during our District Challenges this year including a water balloon toss, egg race, limbo, hula-hoop and floss dance challenge. After dinner, children under 12 danced the night away at their very own Glow Dance Party while the rest of the attendees kicked back with a cocktail and enjoyed the vocal stylings of their friends and colleagues during live karaoke.

Celebrating Our Members

At the Convention, members celebrated the accomplishments of GDA’s outgoing president, Dr. David Bradberry (left) and many honorees while welcoming the association’s new president, Dr. Evis Babo (right).
The following Award Recipients were honored during the Awards Breakfast at the 2019 Convention & Expo.

**DR. DOUG TORBUSH MEMORIAL SCHOLARSHIP**
The Dr. Doug Torbush Memorial Scholarship is presented annually to a recipient who is an effective leader who goes above and beyond for the organization rather than for personal attention or glory. This GDA’s president scholarship is presented in memory of Dr. Torbush who was a strong supporter of the DCG and past president of the Georgia Dental Association.

![2019 Torbush Memorial Scholarship Recipient: Asita Vinayagalingam](image)

Debbie and Katherine Torbush presented Dr. Carol Lefebvre, Dean of the Dental College of Georgia, with a scholarship check for $2,500 at the GDA Convention & Expo. The scholarship was awarded to Dental College of Georgia student Asita Vinayagalingam.

**ASDA/GDA AWARD RECIPIENTS**

**Outstanding Faculty Member:** Dr. Carole Hanes

**Outstanding Student Member:** Alex Howell
25 YEAR GDA MEMBERS
These members achieved 25 consecutive years of GDA membership during 2019.

CENTRAL DISTRICT
★ Dr. Sheila Shah
★ Dr. Louis C Shelton
★ Dr. Jef rey T Vasko
★ Dr. Ash P Walker

EASTERN DISTRICT
★ Dr. Lee H Baker, Sr.
★ Dr. David C Bradley
★ Dr. Patti J Bradley
★ Dr. Ruth A D’Arco
★ Dr. Robert W Hooper
★ Dr. Nancy B Napier
★ Dr. Tara E Schafer
★ Dr. Ronald E Williams

NORTHERN DISTRICT
★ Dr. Victor Berkovich
★ Dr. Priti S Bloor
★ Dr. Russell L Boyd
★ Dr. Victoria C Callicutt
★ Dr. Christopher D Childs
★ Dr. Kirby Clements, Sr.
★ Dr. Richard N Creasman, Jr.
★ Dr. Cary E Goldstein
★ Dr. Jill M Golsen
★ Dr. Brian J Gowasack
★ Dr. James A Granade, III
★ Dr. Darryal McCullough
★ Dr. Randolph S Moore
★ D. W. Joel Newsom, III
★ Dr. Peter A Pate
★ Dr. Mayoor Patel
★ Dr. Ponnie Davis Poisal
★ Dr. Jef rey L Rodgers
★ Dr. Troy H Schulman
★ Dr. Brett S Silverman
★ Dr. Joseph W Slaughter
★ Dr. Gloria J Stingley
★ Dr. Lee M Whitesides
★ Dr. William E Wolf
★ Dr. Walter F Young

SOUTHEASTERN DISTRICT
★ Dr. Andrew H Abbott
★ Dr. Larry C Miller
★ Dr. Hugh S Valentine, Jr.
★ Dr. Jon P Simmons
★ Dr. Susan T Smith
★ Dr. Richard A Taylor
★ Dr. James E Knighton
★ Dr. J. James T Phillips, Jr.
★ Dr. Patrick W Powell
★ Dr. J. Scott Summers
★ Dr. R. Glenn Reese
★ Dr. Kenneth D Pilgrim
★ Dr. James D Patterson
★ Dr. R. Steven Powell
★ Dr. S. Craig Taylor
★ Dr. J. Jeff Kincaid
★ Dr. Jef rey K Knauer
★ Dr. William J McLendon
★ Dr. James A Merriman
★ Dr. Joanne M Miller
★ Dr. Richard L Muller, Jr.
★ Dr. Claude D Muse
★ Dr. James D Patterson
★ Dr. Kenneth D Pilgrim
★ Dr. J. Glenn Reese
★ Dr. J. John G Schleier, III
★ Dr. Mark A Padolsky
★ Dr. Craig H Ricks
★ Dr. Mark D Thebaut
★ Dr. Barry L Vlass
★ Dr. Mark T Gobbel

50 YEAR GDA MEMBERS
These members achieved 50 consecutive years of GDA membership during 2019.

CENTRAL DISTRICT
★ Dr. N Tyrus Ivey
★ Dr. David M Kalish, Jr.
★ Dr. D. Keith Fortson
★ Dr. B Daniel Harrell
★ Dr. Marilyn G Murphy
★ Dr. Joseph T Sumrall, Jr.
★ Dr. Cullen Talton, III
★ Dr. R. Glenn Reese
★ Dr. Kenneth D Pilgrim
★ Dr. James D Patterson
★ Dr. R. Steven Powell
★ Dr. S. Craig Taylor
★ Dr. J. Jeff Kincaid
★ Dr. Jef rey K Knauer
★ Dr. William J McLendon
★ Dr. James A Merriman
★ Dr. Joanne M Miller
★ Dr. Richard L Muller, Jr.
★ Dr. Claude D Muse
★ Dr. James D Patterson
★ Dr. Kenneth D Pilgrim
★ Dr. J. Glenn Reese
★ Dr. J. John G Schleier, III
★ Dr. Stephen E Wilhoite
★ Dr. Larry P Adcock
★ Dr. Bruce Ashendorf
★ Dr. J. John G Schleier, III
★ Dr. R. Glenn Reese
★ Dr. Stephen E Wilhoite
★ Dr. Michael H McCary
★ Dr. Paul E Smith
★ Dr. Donald W Swanson
★ Dr. Peter S Trager
★ Dr. J. Denton Hardie
★ Dr. Daniel J Carlon, Sr.
★ Dr. Steven D Sample
★ Dr. Mark R Sardo
GDA Community Service Award
The Community Service Award recognizes GDA member dentists who distinguish themselves by extraordinary service to the quality of life and health of persons in their local, state, national, or international communities. The intent is to honor members whose individual volunteer commitments reflect well on the Association and profession at large, and raise the profile of all dentists. This year, the GDA honors Dr. George Thomas.

Honorable Fellows: Exceptional Service
Distinguished service to the GDA through active participation at the state or district level is the primary requirement for an Honorable Fellow designation. A dentist so honored must also have demonstrated personal integrity, honesty of purpose, and adherence to the Code of Ethics of the American Dental Association. In addition, each dentist must demonstrate involvement in their community. Congratulations to the 2019 exceptional GDA member dentists named Honorable Fellows.

★ Dr. Chris Shim  
    *Northwestern*
★ Dr. Steven Berwitz  
    *Southeastern*
★ Dr. Sarabess Baumrind  
    *Northern*
★ Dr. Heather Colson Hardy  
    *Southwestern*
★ Dr. Scott McLaurin  
    *Western*
★ Dr. Ben Hawkins  
    *Northern*
★ Dr. Jamie Mitchell  
    *Central*
★ Dr. Supriti Gargya  
    *Northwestern*
Dr. Peter Trager of the Northwestern District was awarded GDA’s highest honor, the Award of Merit, during this year’s Awards Breakfast at the GDA Convention & Expo. The award recognizes a GDA member that has truly exhibited service and merit above recognized standards.

“His distinguished service to the Northwestern District, The Georgia Dental Association and the American Dental Association cannot be overstated,” says Dr. Hank Bradford. “For over 40 years, Dr. Trager has epitomized dedication and commitment to organized dentistry,” he says.

Dr. Trager was born in New York City and raised in Baltimore, Maryland. He received a B.S. from Washington and Lee University in 1964 and his D.D.S. from the Medical College of Virginia in 1968.

Upon dental school graduation he served in the U.S. Army Dental Corps interning at Reynolds Army Hospital in Fort Sill, Oklahoma before being transferred to Ft. McPherson, GA achieving the rank of Captain. He settled into private practice in Marietta from 1971 to 2012.

Dr. Trager was instrumental in laying the ground work for what eventually became Georgia Dental Insurance Services, where he later served on the Board of Directors.

Dr. Trager also served on the Georgia State Board of Dentistry from 2001–2007, holding the position of president from 2004–2005. He was and currently remains an examiner for SRTA and CRDTS and has held this role for approximately 20 years. In addition, Dr. Trager served on the Board of Directors for SRTA from 2003–2004. With a balance of State Board and live patient dental exam experience, he was selected by the ADA delegation to serve on the ADA Joint Commission on National Dental Exams from 2010–2013 and as Chairman from 2011–2012.

Throughout his career, Dr. Trager received numerous awards and honors, including GDA Honorable Fellow, GDA Committee Chairman of the Year, GDA Presidential Commendation Award, and now GDA’s highest honor, the Award of Merit for his exemplary service to our profession and organized dentistry.

2019 Award of Merit Honoree: 
Peter Trager, DDS
Serving the Interests of Georgia Dentists and Patients

GDA is continuously recognized as one of the strongest organizations under the Gold Dome because of the support of our members. In 2017, 2018, and 2019, GDA successfully:

- Passed legislation to help dentists identify insurance plans that are required to comply with Georgia’s prompt pay and assignment of benefits laws
- Worked with Rep. Lee Hawkins to create a House Study Committee on the healthcare provider reimbursement process in Georgia (includes dentists)
- Secured a 3% dental Medicaid fee increase for specific restorative codes
- Increased state funding to expand the number of available slots in the Rural Dental Student Loan Repayment Program
- Advocated to make rural dentists who treat Medicaid patients eligible for the state’s Malpractice Premium Assistance Program
- Passed legislation regulating virtual credit card reimbursements by insurance companies
- Secured an 11% dental Medicaid fee increase for specific preventative codes
- Secured state funding to support GDA’s Donated Dental Services Program, which provides free dental treatment to low-income adults
- Worked with the Georgia Board of Dentistry to create an opioid prescriber CE rule

Your donation to the Georgia Dental Association Political Action Committee helps us communicate our concerns to candidates for state office in Georgia, fight for the safety of your patients, and your profession.

Join GADPAC at one of the giving levels below and receive recognition for your support:

- **GOLD DOME SOCIETY MEMBER**
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  - $310
- **FRANKLIN CLUB MEMBER**
  - $210
- **GADPAC MEMBER**
  - $135

Contributions can be made by personal check payable to “GADPAC” and mailed to the GDA office, 7000 Peachtree Dunwoody Road NE, Suite 200, Building 17, Atlanta, GA 30328, or donate online at gadental.org/gadpac.

*The Georgia Dental Political Action Committee is a non-profit, non-partisan organization. All GADPAC contributions are voluntary and are not limited to the above amounts. No one will be favored or disadvantaged based upon the amount of, or failure to make a contribution. Contributions are NOT deductible for federal income tax purposes. State law requires political committees to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of $100.00 in a calendar year.*
Happiness is Retirement with Financial Confidence!

By Chris Ellington CLU, ChFC, CFP, RICP®

Retirement and living your dreams is not about how much wealth you have. The fact is, there are people that have millions of net worth yet they may be living a sub-optimal retirement lifestyle. Why? Retirement is about cash flow and, to be more specific, retirement finances may be improved if cash flow is guaranteed. Experts have concluded that the more guaranteed lifetime income, the less stress you will have in retirement.¹

Stock market, interest rates, real estate, bond prices, and tax rates all have their ups and downs. Having a $2M portfolio drop to $1M because of stock market volatility and, at the same time, taking out $100,000 a year for income can be a very daunting time. In fact, I will bet given the circumstance detailed above, most retirees would reduce income greatly. Nothing like giving yourself a 50% income reduction at the beginning of your golden years, and then watching your $2M drop to $850,000.

There are many risks in retirement, such as market risk, order of returns risk, withdrawal rate risk, inflation, deflation, death, etc. Of the many retirement risks, one of the greatest risks of all, is longevity risk.

Most retirees hope to live a long time. But living a long time multiplies all the other risks. If you retire at age 65, but then die at age 68, it doesn’t matter if the stock market falls 5,000 points. You most likely didn’t live long enough for it to matter. However, if you live to age 85 or 90, it’s all those other risks that can cause financial challenges. To address this, the math says you MUST take longevity risk off the table. Guaranteed lifetime income can be the answer.

I will repeat myself, you must take longevity risk off the table. You can take longevity risk off the table with guarantees. Having income that will cover your monthly expenses that is guaranteed is the optimal position to be in. First, you can reduce your expenses. For example, paying off the house may be a great move, especially if you have already paid down a large portion of the original principal. The payment is the same as when you purchased the house 15 years ago. But the pay-off is much lower. Remember, a financially confident retirement is about cash flow. I recently had a client that had a monthly payment of $1,500 and the pay-off was $100,000. Re-positioning cash to pay off the mortgage freed up $18,000 a year. About an 18% cash flow improvement that would have been unlikely leaving the $100,000 in the investment account.

Guaranteed income can be provided by Social Security, pensions, annuities and reverse mortgages.* Depending on your particular situation, you should fully understand each of these options, and evaluate when the proper time is to deploy the guaranteed lifetime income options available to you.

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*Reverse mortgages may not be used for the purchase of securities or insurance products. Guardian and its subsidiaries do not issue or advise with regard to reverse mortgages.
meet nancy b. young, dmd

when did you become a member of GDA?
I became a GDA Member in 2006 when I graduated from MCG School of Dentistry (now The Dental College of Georgia).

what is the single most important thing, in your opinion, GDA can do to help members?
I think the most important thing the GDA can do is to continue the incredible support they already provide for our students. Since we are the only dental school in the state of Georgia, the GDA plays a huge role in supporting our students and our school.

What is your most memorable GDA experience?
My most memorable GDA experience is participating in the district challenge at the GDA Convention at Amelia Island. We dressed up like KISS for the lip sync challenge.

What advice would you give to an aspiring dental student?
Enjoy what you do. Learn for the love of the profession, not to fulfill a grade.

Why did you decide to become a dentist?
I shadowed a Navy dentist when I lived in Key West, Florida and he encouraged me to apply for dental school because of my love of art and medicine.

This column highlights GDA members talking about their path to dentistry and the value they find in GDA membership. This month, we hear from Eastern District member Dr. Nancy Young, a general dentist who practices at the Dental College of Georgia in Augusta.
What do you enjoy doing in your spare time?
I am a U.S. Rowing Referee so I travel to a few regattas a year. I recently worked the ACC Championship at Clemson University. I like hanging out with my husband, kids, dog, and cats. I used to row, but I took a break to finish a MEd at the University of Georgia. I’m finally getting back on the water. I also love to run 5Ks with a group from the DCG. It’s great to see students, staff, and faculty at a lot of the running events.

What was your first job?
My first job was at Stitches. It was a retail store in the mall and the discount supplemented my love of shopping.

What is your all-time dream vacation?
My dream vacation would be touring Ireland, Scotland, and England for a couple of months. We’ve made short trips to all three but I’d love more time to see each area in more detail.

What did you want to be when you were growing up?
I wanted to do something involving art. I loved drawing and creating. I thought about interior design at one point.

Without saying, “I am a dentist,” what would you say if someone asked what you do?
I work with the people of our community. I focus on giving them back self-confidence, the ability to eat, smile, and stay healthy.

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