

WHAT EVERY DENTIST NEEDS TO KNOW ABOUT DISABILITY INSURANCE

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in some other capacity, such as teaching or doing research. Although difficult to find, particularly for dentists, a policy with this clause is advantageous. Check to see how long the “own-occupation” coverage lasts. Many policies have shortened the time such benefits will be paid. Ideally, you want to purchase a policy with an “own-occupation” definition to age 65 or longer.

PURCHASE A POLICY WITH A RESIDUAL DISABILITY RIDER

This rider pays benefits based on your loss of income due to disability, rather than to loss of ability to practice dentistry and/or perform dental surgery. Many afflictions could reduce your effectiveness and your income, but still allow you to work in your occupation. With combination coverage (own occupation with a residual rider) you would collect full benefits if you could not practice dentistry and/or perform your dental specialty and continue to receive benefits, proportionate to your loss of income, if you returned to dentistry on a limited basis. Without a residual rider the policy can be viewed as a bare-bones policy that pays benefits only in case of total disability. Therefore, if you could practice dentistry and/or perform your dental specialty (even one day a week), you would not be entitled to any benefits. There are few points to watch for with combination coverage - the residual rider should pay benefits even if you never suffer a total disability, and benefits should be payable to age 65.

PURCHASE A POLICY WITH A COLA RIDER

A cost of living adjustment (COLA) rider is designed to help your benefits keep pace with inflation after your disability has lasted for 12 months. This adjustment can be a flat percentage or tied to the Consumer Price Index. Ideally, you want a COLA that is adjusted annually, based on a compound interest rate and which has no cap on the monthly benefit. Although important, if cutting the cost of coverage is an issue, this might be the first optional rider to consider excluding from the policy.

PURCHASE A POLICY WITH A FUTURE PURCHASE OPTION RIDER

This rider is a must for young dentists. It offers the ability to increase your disability coverage, regardless of your medical condition, as your income rises. When this rider is exercised, some companies amend your original policy to reflect your new benefit level. This is preferable, because the definitions, contract terms and premium rates are guaranteed to be the same as the original policy that you purchased. Other companies offer the right to purchase a new policy, which would then subject you to definitions, terms and premium rates that may differ from your original policy. This might mean a limited own-occupation period and/or higher premiums for the additional policies that you will be purchasing.

KNOW THE MAXIMUM BENEFIT LEVEL ON THE POLICY

Most insurance companies will issue disability insurance coverage equal to approximately 60% of income. However, insurance companies have decreased the amount of coverage they will sell to dentists, regardless of earnings. The most common maximum benefit limit is \$10,000 per month. Therefore, if you have an old policy with a future purchase option rider, you might be subject to the rules that applied at the time you bought the policy. In that case, you might be able to purchase coverage of more than \$10,000 per month. Another possibility would be to supplement your individual policy with association coverage, provided it allows for a higher cap on monthly benefits.

THINK CAREFULLY

Disability insurance benefits are generally received on an income tax-free basis. However, if your practice provides you with coverage and takes a tax deduction for the premiums, the benefits are taxable when received. This means that you could lose as much as 50% of your benefits at the time you need them most. A better alternative would be to forego the tax deduction or have your practice give you a bonus equal to the policy’s premium. You will owe taxes on the bonus, but the practice retains its tax deduction and your benefits remain income tax-free.

SUMMARY

Purchasing a high-quality disability insurance policy has never been easy. In addition, the types of policies that were once commonplace are virtually impossible to find today. The availability of certain policy provisions varies widely among the insurance companies. It is important to take the time to ensure that you completely understand the contract provisions of the policies you are considering. The best approach is to meet with an independent insurance agent who specializes in insurance coverage for dentists (not a captive agent who must sell only his or her company’s products). Then, based on your budget and objectives, you can decide which company’s policy suits your insurance needs.

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FROM THE DESK OF GEORGE S. LEE, MD, DDS:

WE ARE THROWING A PARTY!

Please join us for our 10th Anniversary Party on Thursday September 29, 2016 at 5:30pm at Old Glory Distilling, Co. We have a fun evening planned with door prizes, food by the Choppin’ Block, and entertainment provided by Nashville musician, Mitchell Austin. So grab your spouse and your team and come join us for the evening!

RSVP to Christy at 931-552-3292 or cdenote@cumberlandsurgicalarts.com.

EMERGENCY TRAINING

Our team completed our semi-annual emergency simulation training. We reviewed how to identify and respond to a patient emergency, practiced with advanced airway techniques, performed chest compressions, had hands on experience with a Malignant Hyperthermia scenario, and simulated a full code situation; all with our training manikin “Larry”. We even let our staff members take a turn at intubating Larry. The session was led by our Registered Nurse, Katie. It was a great opportunity to refresh our emergency procedures and build our teamwork skills. If you would like Katie to come visit your office with Larry to simulate a patient emergency and practice basic emergency skills, contact her at klee@cumberlandsurgicalarts.com.



LUNCH & LEARNS

We have limited dates left in October for Lunch and Learn sessions. Some topics are eligible for CE credits! We provide lunch and an informal, educational workshop with our surgeons and your team regarding the topic of your choice in your office. To schedule, call Christy at 931-552-3292 or email her at cdenote@cumberlandsurgicalarts.com.

TOPICS INCLUDE

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|---|--|
| • Implants as the Standard of Care | • Advanced 3D imaging |
| • Implant restorative parts & pieces | • Oral pathology – lesions of the hard and soft tissue |
| • Bone grafting and the atrophic mandible and maxilla | • Indications for the extraction of 3rd molars |
| • Sinus lift in preparation for dental implants | • Facial trauma |
| • Immediate load full arch screw-retained dental prosthesis | • Facial cosmetic surgery |

ONLINE REFERRALS

Thank you to those of you using our online referral system to submit patient referrals and images. It is very helpful to have the referral prior to the patient’s visit as well as any images to review. This prevents us from having to interrupt your busy offices and request the records at the time of the patients’ appointment.

If you have not used our online referral form, we encourage you to take advantage of it. Here you can refer your patients and securely upload their x-rays, allowing us to receive your patient’s information immediately and in compliance with HIPAA regulations. If you have any questions about the process, our Professional Relations Coordinator, Christy, would be happy to stop by and provide a 5 minute tutorial! Give her a call at 931-552-3292. Or visit our site yourself and tell us what you think! www.cumberlandsurgicalarts.com

We consider ourselves an extension of our referring offices and THANK YOU for allowing us to care for your patients. If there is anything we can do differently or better, please feel free to contact Christy, our Professional Relations Coordinator, at 931-552-3292 or cdenote@cumberlandsurgicalarts.com.



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MATTHEW A DEFELICE, DDS

Dealing with an Epinephrine Overdose in the Office:

Epinephrine (Adrenalin) is the most commonly used vasoconstrictor in general dentistry. It is usually found in combination with local anesthetics, usually lidocaine, or in epinephrine impregnated gingival retraction cord. Because of greater toxicity probabilities, non-vasoactive retraction material is preferred.

Epinephrine overdose oftentimes mirrors an acute anxiety attack, the primary difference being endogenous versus exogenous epinephrine release or administration.

Prevention of epinephrine overdose due to anesthetic administration involves not exceeding the recommended maximum dose. For a healthy adult patient that dose is 0.2 mg or ten cartridges and 0.04 mg or two cartridges in a cardiac ASA III or IV patient. Always consult patient's physician if there is a question about your patient's cardiac status or ASA classification.

Be aware that overdoses of the anesthetic agent can also complicate determining the primary cause of the overdose reaction.

As always, when administering local anesthesia remember to aspirate making sure that you are not injecting directly into the vascular system.

Signs and Symptoms:

- 1. Onset related to epinephrine administration
- 2. Reports or observation of:
 - a. Fear, Anxiety, Restlessness.
 - b. Sudden, throbbing headache.
 - c. Acute onset tremors.
 - d. Weakness, dizziness, perspiration, pallor.
- 3. Elevated blood pressure.
- 4. Elevated pulse or palpitations.

Treatment:

- 1. Cease administration of local anesthetic and terminate procedure.
- 2. Position patient comfortably.
- 3. Reassure patient to help calm them and decrease further epinephrine release from anxiety
- 4. Monitor A, B, Cs and Vital Signs.
- 5. Activate EMS if elevation in blood pressure or pulse or other clinical signs indicate medical help advisable.
- 6. Consider Oxygen administration.
- 7. If blood pressure is elevated, consider vasodilator such as sublingual Nitroglycerin to help lower blood pressure while awaiting medical personnel.

Prevention:

- 1. Avoid exceeding maximum acceptable dosing.
- 2. Refer to specific anesthetic/ vasoconstrictor dosing information provided by manufacturer.
- 3. Avoid using epinephrine impregnated retraction cord.

WHAT EVERY DENTIST NEEDS TO
KNOW ABOUT DISABILITY INSURANCE

by Mark Tonoff¹

With your income levels and job satisfaction decreasing as a result of managed care, insurance companies are convinced that dentists are more likely than ever before to file claims on their disability insurance policies. This understanding, along with a significant increase in claims, forced many insurance companies to drastically change the way they insure dentists, especially those who perform invasive procedures.

If you have not thought about purchasing or supplementing your current disability insurance coverage recently, you might not be aware of the negative changes that have taken place. This article should help you avoid many common mistakes when purchasing a policy or supplementing your coverage.

HOW POLICIES ARE OFFERED

Disability insurance can be purchased on an individual or group basis. Group insurance is usually provided by an employer or purchased individually from a sponsoring medical association. Although initially low in cost, group policies have several limitations.

They can be cancelled (by the association or insurance company), rates increase as you get older and premiums are subject to adjustments based on the claims experience of the group. Finally, group and association contracts often contain restrictive definitions of disability, as well as less generous contract provisions.

PURCHASE COVERAGE EARLY IN YOUR CAREER

Disability insurance coverage should be purchased as early in your career as possible. Rates are based on several factors, including age. The younger you are when the purchase is made, the lower the cost of the insurance.

In recent years, it has become more difficult for females to purchase affordable coverage. Insurance companies have gone from unisex rates to sex-distinct rates costing women 40% to 50% more than men. However, unisex rates may be available using a multi-life billing structure.

Even a sole practitioner could qualify for a multi-life rate by providing minimal coverage for her office manager or other staff member. Often, the total premium outlay for both policies is less than the dentist would have paid for her policy alone. Additionally, the practice is entitled to a tax-deduction for the premiums paid on the employee's behalf.

PURCHASE A
NON-CANCELLABLE, GUARANTEED RENEWABLE POLICY

With a policy that is non-cancellable and guaranteed renewable, you are in control of your financial security. The insurance company cannot cancel, increase premiums, change provisions, or add restrictions to the policy. Therefore, once you own a policy with liberal definitions and contract provisions, you are guaranteed that it will remain that way, even if the issuing company no longer offers similar policies in the future. An individual policy would also not be affected by any additional disability coverage provided by a future employer.

PURCHASE A POLICY WITH
AN "OWN-OCCUPATION" DEFINITION OF DISABILITY

Under this definition, benefits are contingent upon your ability to practice general dentistry or your dental specialty. With an own-occupation policy, a dentist would collect full benefits if he or she could no longer perform general dentistry or their dental specialty, even if he or she returned to dentistry

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