MDA Auto/Homeowners Programs: More Carriers, Better Choices, Great Service

More exciting news for MDA members! Auto and homeowners coverage is now available to you, your staff, and friends and families directly through MDA Insurance. In the past, MDA-endorsed auto and homeowners coverage was only available through independent, third-party agents, but no longer.

To complement our existing appointment with Citizens, we have recently developed relationships with both Progressive and Foremost. These highly rated companies allow us to offer new programs and more choices to MDA members and their staffs and families.

With new and exciting coverage choices, great rates and the superior service you have come to expect, there has never been a better time to contact MDA Insurance for a quote on your auto and homeowners policies. Aside from auto coverage, Progressive can also accommodate motorcycles, snowmobiles, RVs, trailers and personal watercraft. Excellent claim service, including special “concierge service” in some areas, has become a hallmark of the Progressive program. Citizens boasts competitive auto rates through its new and exciting “Connections” plan, and multi-policy discounts and special MDA member rates on homeowners policies. Our newest partner, Foremost, offers specialized coverages on select automobile classes and unique programs for homeowners and/or rental units. Whatever your need, whatever your situation, we can find the best products and the best rates for you!

For a no-obligation quote, give us a call or download and print a quote form online at http://insurance.smilemichigan.com/. Click on the “quick quote request form” link, print and complete the form and fax it to our office for a quote at (517) 484-5460.

Questions? Contact Mary Huffman
mhuffman@mdaifg.com | phone: (800) 860-2272 ext. 462

Marshall & Swift/Boeckh, a firm that tracks building costs, last year estimated 59% of American homes were underinsured, by an average of 22%.

The rising cost of construction materials and the failure to report home improvements to insurance agents are cited as the primary reasons for people being underinsured.

Financing Solutions for Your Dental Practice

Whether you own a practice or are just getting started, Banc of America Practice Solutions (formerly MBNA Practice Solutions) can assist you with all your dental practice needs.

Need to increase cash flow? Use Banc of America’s Debt Consolidation program.

>> Improve your practice’s cash flow by paying off high-rate business debt and lowering your overhead

Expanding, relocating or buying equipment?

Whether you’re expanding or relocating your practice or purchasing state-of-the-art equipment, Banc of America has specific loan products to help you finance your growth.

>> 100% equipment and tenant improvement financing

>> Fixed and variable rates with flexible terms

Banc of America offers some of the most competitive terms and benefits in the industry today. In addition, MDA members receive a 50 percent reduction on administration fees associated with these loans. Banc of America also offers practice start-up financing, practice acquisition financing, and commercial real estate financing with fixed terms up to 25 years.

Questions? Contact Darren Zwick
dzwick@mdaifg.com | (800) 860-2272 ext. 446

To Apply, Contact Banc of America
www.bankofamerica.com/practice solutions (800) 919-9816 Mention Code 1D7F3

* All programs are subject to credit approval and loan amounts are subject to credit-worthiness. Some restrictions may apply.
Quality Programs, Group Savings, Lower Dues. What It Means For You.

**Quality Programs:** MDA Insurance and MDA Services thoroughly investigate each product and service offered by potential partner companies. Your professional colleagues sitting on committees and boards at the MDA then review and approve each program offered to ensure the products and services are useful and valuable to the membership. Each program is then regularly monitored for quality, service, and value to you, our membership.

**Group Savings:** We leverage the mass purchasing power of 5,500 members to negotiate discounts and product enhancements for each product and service offered – savings passed directly to you. Many members recoup the cost of their MDA membership dues just by using a few of the 30+ products and services offered through MDA Insurance and MDA Services.

**Lower Dues:** Every time you use one of the MDA-endorsed programs, money is returned to the MDA by the respective companies. This “non-dues” revenue supports the operations of the MDA and organized dentistry. In fiscal year 2006, the operations of MDA Insurance and MDA Services returned $1,346,930 to the MDA. If not for the non-dues revenue provided in fiscal year 2006, it would have cost each active member an additional $318 to receive the same level of service and activity from the MDA.

So why use the programs offered through MDA Insurance and MDA Services? You are able to access high-quality products and services that provide you a discount or product enhancement – saving you money. In addition, you know a portion of the revenue generated from these programs directly supports your profession through the Michigan Dental Association. It’s a win-win opportunity for MDA members!

For a complete description of the programs offered by MDA Insurance and MDA Services, please visit www.smilemichigan.com or call (800) 860-2272.

**Questions? Contact Darren Zwick**
dzwick@mdaifg.com | (800) 860-2272 ext. 446

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**Q&As**

I know that I get an annual eye exam with my BCS individual coverage, but I would like to get full vision coverage. What do I need to do, and what does it cost?

All MDA members, staff, and dependents covered by an MDA Individual Health Plan are eligible to purchase additional vision coverage through Vision Service Plan. This coverage option adds lenses or contacts every calendar year, and frames every other calendar year. Additionally, there are discounts available on other products and services as part of this package.

The cost is $34.47 quarterly for a single policyholder, and $74.91 quarterly for two or more covered individuals on the same contract. Simply direct your web browser to http://insurance.smilemichigan.com and click on “forms and applications” to view the specifics of this vision coverage or to retrieve an application form.

**Questions? Contact Lesa Barker**
lbarker@mdaifg.com | (800) 860-2272 ext. 437

After I apply for the BCS individual medical coverage, what happens next?

When we receive your application and authorization for use and disclosure of health information forms, they are forwarded to BCS underwriting for processing. At that time, a letter goes out to you from MDA Insurance thanking you for the application and giving you the timeline of the underwriting process. If you haven’t received this letter in 5-7 days, call us to make sure we received your application.

This letter will also let you know of any other information that may be required from your health care providers.

**Questions? Contact Marilyn Buggs**
mbuggs@mdaifg.com | (800) 860-2272 ext. 450
Disability Insurance Is Critical

Your ability to earn an income is your most valuable asset. The value of your income is most likely reflected in the car you drive and the home where you park it each night. You insure your car and your home, so it makes sense to insure something as essential as your income.

Even if you are young and healthy, a serious illness or injury could put you out of work for months or even years and jeopardize your livelihood. In fact, three out of every 10 workers between the ages of 25 and 65 will experience an accident or illness that keeps them out of work for three months or longer. If you were to lose your ability to work for one year, would you be able to pay your bills?

Do not count on Social Security disability benefits, because you are only eligible if you expect to be disabled more than a year, and only if you are unable to do any kind of work, whether in your regular occupation or not. In addition, the amount of benefits received depends on your age, earnings before being disabled, and eligibility of family members. The estimated average monthly benefit in 2001 for a disabled worker with a spouse and one or more children is just $1,310. Qualifying for Social Security benefits can be difficult, and the benefits of ten fall short of an individual’s actual needs.

A disability could have a huge impact on your lifestyle, so please take just a few minutes more to speak with us for additional information on protecting your income.

Questions? Contact Crista Feldpausch  
feldpausch@mdaifg.com  |  (800) 860-2272 ext. 447

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Maximize the Value of Your Precious Scrap Metal

MDA Services has developed a simple program for MDA members to receive maximum payment for precious scrap metal. MDA members receive the following benefits:

- **5% bonus** on the value of all precious scrap
- **Free** and insured shipping of all precious scrap contents
- Analysis for gold, platinum, palladium and silver
- Detailed analysis report illustrating the value of the shipment
- Fast Payment – check settlement within 10 business days

The EasyRefine program has been used by hundreds of MDA members, many using the program on multiple occasions. MDA members have been impressed with the professionalism, simplicity, and high returns from the EasyRefine program.

Questions or a shipping container? Contact Carol Yoshonis  
cyoshonis@mdaifg.com  |  (800) 860-2272 ext. 465

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MBNA Becomes Part of Bank of America – Minimal Changes for MDA Members

The Michigan Dental Association has endorsed the personal and business credit cards, certificates of deposit, money market accounts, and revolving loans from MBNA for over 10 years. Recently, MBNA became a part of Bank of America.

**WHAT THIS MEANS TO MDA MEMBERS:**

- Card usage will be unaffected.
- Account and PIN numbers will remain the same.
- Current login name and account passwords for NetAccess online banking will remain the same
- Methods of making your card payments, loan payments, and deposit transactions will remain the same.
- Any new or re-issued credit cards will include the MDA and Bank of America logos.
- The Bank of America logo will begin to appear on statements and promotional offers.

Questions? Contact Darren Zwick  
d zwick@mdaifg.com  |  (800) 860-2272 ext. 446
Important Facts to Know Before You Buy Life Insurance

As you are aware, MDA Insurance has a full line of life insurance products to cover just about any contingency you might have. Over time, we have discovered several important things to consider when purchasing life insurance.

If you have someone depending on you for financial support, you should have enough life insurance to meet that obligation. This could include income for a spouse or for dependent children. You may also want to create a college education fund for your children.

Partners in a business or practice have a financial interest in each other's lives. Funding a buy-sell agreement with life insurance is a prudent and economical business-planning device. Lastly, debt retirement could be the goal so that your assets and good name would be protected.

There is no simple blanket formula that you can use to determine the correct amount of life insurance. You need enough to cover your business obligations, debts, and funeral expenses, in addition to education, lost retirement benefits, and possibly day care or college needs. You will also need to factor into your decision the amount of assets that would be available to your survivor for income or debt liquidation. Life insurance comes in many forms, including term, whole life, variable life, and adjustable life.

Each person has unique requirements, and MDA Insurance can be your guide to solving this puzzle.

Questions? Contact Crista Feldpausch
feldpausch@mdaifg.com | (800) 860-2272 ext. 447