

Dental Webinar Series: Implementing and Monitoring Dental Membership Plans

Lee: Well, hi everybody. My name is Lee Schwartz and I'm the Director of Business Development for SVA Certified Public Accountants. I'd like to welcome you to the 1st in our webinar series. It's titled "Implementing and Monitoring Dental Membership Plans". Lots of these to come. Now before we get started, I just want to take a second and say a couple of quick words about SVA and our history in the dental industry.

Lee: Like many of you, we got to where we are by being independent and our vision moving forward is to remain that way and continue serving the same clients we have since 1974. A huge part of that client list for the last almost 50 years has been dental practices. Our mindset is that when you're a practice owner or shareholder, you have to work with someone who's more than just an accountant or a tax preparer. You need someone who's a true advisor, working collaboratively with you, and this webinar and others like it are just one small way in which we do that. On a similar note, you may have seen our emails recently about our latest dental salary and benefit survey. The more practices that participate, the better the survey data will be. So only practices that participate will receive the full results, which will help them remain competitive in a very difficult hiring and retention environment. The deadline to participate was last Friday, but if you submit your practice info by the end of this week, we can still include it in the study. So please, please do that if you haven't already.

Lee: As far as this webinar goes, please send in any questions you may have as we go, but we'll wait until the end to actually answer them. If you're a client and your question doesn't get answered, we'd encourage you to reach out to your SVA contact. If you're not a client and you have questions, please reach out to me and I'll make sure one of our subject matter experts gets that question answered.

Lee: So let me briefly introduce our speakers. We've got two of the most experienced people in our healthcare and dental practice to walk you through everything today. First off, we have Matt Vanderloo, who's not just a Principal but is also SVA's CEO. We also have Joel Rechlicz, who's a manager in our healthcare practice and works with practice owners and practice managers on efficiency and profitability strategies. So sorry about the long intro from you guys. Joel, I'm going to let you take it from here.

Joel: Hey, good afternoon everybody. Before we get started, we're going to set up our first poll: is do you have a dental membership plan in place? Yes, I do, I plan on implementing one in the next three months, I plan on implementing one in the next year, or no, I don't and I don't think we want one. We'll just take a quick minute here to see what the results are. All right, the results are back. It looks like 71% of the people have one in place already. That is great to hear. No one plans on implementing one in the next three months and 21% plan on implementing one in the next year and 7% do not think they want to implement one. So next we will get started with dental membership plans.

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Joel: There are several names, same concept: dental membership plan and in-house membership plan, in-house dental plan; different names for the same thing. The most common name we hear is a dental membership plan, so we will use that today. Here are our objectives: today we will cover

- Plan overview of dental membership plans in the key features.
- Why offer a dental membership plan?
- Benefits to patients current and future
- How a dental membership plan will benefit your practice
- Establish a plan and what specific items: Do you need to decide on when you set the plan up?
- How to price your plan?
- Special considerations. A few final things to keep in mind.
- Lastly, how to monitor a dental membership plan.

Next, we will discuss what a membership plan is not. It is not dental insurance. A dental membership plan is many things, but it's not dental insurance. One of the key successes of a dental membership plan is to make sure it is designed, set up and operating not to be considered a dental insurance. You do not want to make your plan subject to OCII Will turn it over to Matt to discuss dental membership plan over to you.

Matt: Thanks, Joel. A couple really key points to remember as we think about what a dental membership plan is and how it's going to work in your practice is that dental membership plans are very office-specific. So anybody who signs up for the dental membership plan in your office can use that benefit at your office and your office only. They don't transfer to a practice down the street, across town or anywhere else. They're very specific to your office or if you're a practice that has multiple office, very specific to your practice.

Matt: The dental membership plan has a set fee per member, usually an annual fee. The people pay to be a part of the dental membership plan, and that fee covers dental exams, cleanings, X-rays, all of the preventative wellness services are generally what's covered by that dental membership plan. And then patients also get a discount on any other restorative or cosmetic work that they do through your practice. It's a set discount. Usually, it's set and the patients know when they sign up for the plan, so they know exactly what they're getting. Many plans will have different rates for children versus adults or for patients who are in Imperio versus a normal treatment plan. Depending on the level of service they're getting, the price will be a little bit different, and many plans also offer some sort of a discount if the whole family's signing up for the plan instead of just an individual. There's can be lots of differences in how the plans work once you get into the details, but in general, that's kind of what we're talking about at a high level, is that you're paying a set annual fee to cover preventative wellness care and then a discount on anything else that the practice might be doing for you. So that's the plan overview.

Matt: Now, why might you want to offer dental membership plan in your practice? Many different reasons. Couple of the big ones here are that it provides no excuse. It takes away that barrier to anyone getting

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treatment in your office. Typically, in most surveys we see the number one reason patients don't go to see their dentist as they don't have dental insurance. The dental membership plan, although it's not an insurance plan, is a way to give patients something that feels a lot like an insurance plan and take away that excuse for coming in to see you. You know, I think the most recent stats we have are that 46% of the population in the United States doesn't have dental insurance or access to dental insurance. So this dental membership plan can be one way to remove that barrier for those patients. Another big reason to offer that dental membership plan is loyalty. Once somebody signs up for the dental membership plan at your office, they're have a strong tie to your office and are going to be very loyal to your practice because they've already paid for those services in advance. So it's a great way to lock patients into your practice at least for the year of that dental membership plan and really have them loyal to your practice and tie it into your practice.

Matt: Also, dental membership plans provide easy access and have easy access to anyone. They're very easy to sign up for. Any practice that has a dental membership plan set up, any patient can sign up for it. It's unlike employer dental insurance where you have to have an employer that offers dental insurance and then you might have to meet all of the eligibility requirements to be able to access that dental insurance through your employer. Dental membership plan has none of those barriers. It's, if it exists, anybody can sign up and take part in it and be a participant. And then the final big reason we really like to think about these dental membership plans is patient power. It kind of moves that power dynamic a little bit from the practice being responsible for everything to the patient having an equal hand and responsibility. So, in a traditional model, the patient signs up for an appointment, but it's the practice doing the reminding, the practice having to scramble to fill a slot if somebody cancels or if a patient needs to come in, they put the onus on the practice to make sure there's a time for them. With the dental membership plan, remember the patients already paid for some of that work, so they have a bigger responsibility to make sure that that appointment they scheduled works in their calendar and to make sure they show up for that exam because they've already paid for a lot of the work you're going to do with that exam. So really changes that power dynamic in a way that can be very positive for the practice. So those are the big reasons. We really, couple of the big reasons, we really like to think about those. But Joel's got a few more about why this dental membership plan is a great way to go.

Joel: Thanks, Matt. Yeah, a few additional reasons are control. Typical patients with dental insurance come with a fee schedule and payment plan set by the insurance company. As costs continue to rise, insurance companies can maintain their profits by not increasing reimbursement rates. And we all know who that is. With a dental membership plan, the practice sets the price and their fee schedule. Thus, the practice controls the revenue stream. No insurance company paperwork is needed on these clients. New patients: dental membership plans are another marketing tool for practices to utilize and attracting new patients. The plan helps build a secure future for your practice and attracts more fee for service patients. Acceptance rate: dental membership plans increases in acceptance rates due in large part due to discount that they offer. Patients are motivated to get in for their hygiene appointments since they've already paid for it. Special membership discounts let patients get a good deal on the quality dental care they need and want. Affordable: dental membership plans are easy and expensive for the practice to set up, administer and monitor. If correct, there

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are no costs or difficulties that go with a dental membership plan. Now, Matt, we'll discuss the benefits to patients.

Matt: So there are, as you've seen, a lot of great benefits to a practice to having the dental membership plan in place, but there's also a lot of great benefits to the patient.

Matt: First of all, the dental membership plans are very affordable. Typically, we don't see a high cost on these plans and even at the top end, we don't see many dental membership plans that are more than \$500 to \$600 per year, so it's a very affordable price that the patient knows upfront and they know exactly what they're getting for that price. So it's very easy for the patients to fit that into their budget and they're very budget friendly because depending on how you design the plan, you can even spread that payment term for the patient out over the full year that they're in the plan. So many plans call for the whole fee to be paid upfront, but if you want to make it even more budget friendly to your patients, you can have that spread out into 4 quarterly payments, 12 monthly payments, 2 biannual payments, whatever you want to do to make it even more affordable and more cash friendly to a patient. So you have lots of flexibility there. And then I think almost most importantly, it's just the clarity and simplicity that comes with a dental membership plan. The dental membership plan, it's very clear what the patient is paying and what they're getting for that payment. They know exactly what services are going to be covered and what discount they're getting on everything else. And all of the confusion about deductibles and co-pays and out-of-pocket maximums and annual and lifetime caps are gone. All that confusion and gobbledygook that goes along with a dental insurance plan goes away with the dental membership plan and it's much easier for patients to understand and to work through.

Matt: There are some target groups of patients where we think this dental membership plan is can be very appealing and really hit home and work well in your practice. First of all, if you've got patients who don't have dental insurance through their employer or have dental and have lost their dental insurance either because they've retired or moved on to a new employer that doesn't offer it, the dental membership plan can be a great offering there. Often patients, you know, again, we talked about that barrier of not having dental insurance and then not wanting to see their dentist. So if there's no dental insurance, they might be hesitant to come in if their employer doesn't offer it. Having the dental membership plan can take away that fear and that uncertainty and get them into your office more frequently. Retired patients who maybe had a lifetime of being covered by dental insurance now all of a sudden feel like they don't have any safety net and are out on their own without that dental insurance. The dental membership plan can be a way to bridge that for patients, especially if they're retired and either find dental insurance in the private market too expensive or too confusing, dental membership plan can be great. If the dental insurance at their employer is too costly. So somebody might have access to it, dental insurance plan, but it's just too costly or the benefit isn't there, dental membership plan can bridge that gap. Or if you have patients that have access to dental insurance through their employer, but it's an insurance you don't accept, the dental membership plan can be a way to split the difference with them and give them a way to still get a benefit in your practice without you having to go through dealing with someone who might be out of network.

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Matt: So, lots of great reasons and which patients to target that with that dental membership plan. And with that, let's hop to the next poll question. So what percentage of your receipts in your practice come from your largest insurer? Less than 50 percent, 50% to 75% or more than 75%? Everybody a second here to think about that and give us a response on it. Just kind of gauge how big that penetration is of that largest insurance provider in your practice. So it looks like, you know, just a couple practices have less than 50% of their receipts coming from any one provider, which is pretty typical for what we see because the vast majority of you, 71% of the practices, on they're seeing 50% to 75% and a couple practices even seeing more than 75% of their receipts coming from their largest insurer. Which I think matches up really well with the client base we work with and talk to where there's one insurance company who we won't name, who seems to dominate the markets we're in and dominate the markets our practice clients are in and control a lot of the patients that are coming into the practice. So let's talk about a couple of the benefits that we see in practices for dental membership plans. Joel, what are what are some of those benefits practices can expect to see?

Joel: Well, first and foremost, it is great marketing tool. If your dental membership plan is on your website, a new patient can sign up at any time. Most new patients need to call your office when you're open to schedule an appointment and become a patient. It is also a great way to retain fee for service patients. Consistent income and cash flow. Your dental membership plan is set up to have patients pay their fee on an annual, quarterly or monthly basis. The dental membership plan will generate consistent and regular income for your practice. Remember, 40% of uninsured patients visit the dental office only once per year. Plan members visit twice as office as uninsured patient, leading to up to 50% more revenues per patient without insurance. Patient Loyalty. I already believe you touched on this, but it's worth mentioning again. When a patient signs up for your dental membership plan, the relationship between the practice and the patient strengthens. Members are more likely to give scheduled preventive care since they are already paying for it, and members are more likely to accept treatment plans because of the discount they are getting. So now that we have discussed why a dental membership plan or what it is and why you might want to offer one from both the practice and patient perspective, let's talk about how to get one started.

Joel: We start with Design.

Price: What is the fee? When is it paid? Is it annually? Quarterly? Monthly? Plans generally range from \$250 to \$450 depending on the services that are included.

Discount: What is the discount? Is there a different discount for cash versus check versus credit card or Care Credit? What else should be required to be eligible for the discount?

Services: What services are covered by the annual fee? What services include a discount? What service, if any, is not covered at all?

Educate.

Patients: Tell your patients about the plan, in your office and on your website. Consider a special marketing push to get the word on.

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Hygienists and Front Desk: Make sure your hygienist and front desk staff understand the plan and its benefit to the current and new patients, as well as to the practice. Do they need a script?

Market

Website: Use the website to educate people about the plan. Should the patients be able to sign up and pay online?

In Office: Put marketing material in your lobby and front desk.

Surrounding Area: Considering a marketing campaign to the areas around your office. This might be the push someone needs to change dentists.

Next, Matt, we'll talk about how to price the dental membership plan.

Matt: So there are a number of different factors and steps to consider as we look at how to price the dental membership plan. The most important or the kind of the first step there is to determine the discount you want to offer within the plan. But I think we typically see, at least historically, is that the average discount's been 10% in the recent year, 18 months. We've seen those start to creep up and the discounts are getting a little bit closer to 15%. But somewhere in that 10 to 15% range is what we normally see for a discount. But you definitely want to compare the discount you're going to offer to what your insurance contracts look like and what your average patient base looks like and what discount most average patients are getting. You can vary that discount percentage by people who are paying with cash versus check or credit card. And with some, some plans also have an initial fee, you know, kind of a one-time set up fee at the very beginning to cover additional admin costs or potentially to cover a comprehensive exam if it's a brand-new patient to your practice.

Matt: Another important consideration on the pricing side is the covered services. So, you need to determine what you are covering as a part of that dental membership plan and what you are not. Typically, the fee for the dental membership plan is something around the covered services times the plan's discount rate, but it could vary a little bit depending on the market you're in and what your competitors are doing. But it's the other important thing to consider there and make sure you want to make sure that your fees in your practice are at market rates, so if you haven't done a fee increase recently or if you haven't compared to any kind of fee survey data recently, you want to make that step happen 1st to make sure your fees are set up well to get a good price on your dental membership plan.

Matt: You want to make sure you're comparing to your competitors in your marketplace. We don't want to under or overprice your plan compared to the competition. And we also, when we're comparing to competitors, we also want to make sure we have a compelling story. Why should your patient sign up for your dental membership plan? Why should a patient who's looking for practice sign up for your dental membership plan? What are you offering? What does the plan offer? And you need to make sure that everybody in the practice knows that story and can tell it to patients and are comfortable telling it to patients. And then finally,

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you have to know your patients. And really you have to know your practice too. What do your patients expect? What kind of level of treatment and service are they expecting? How do you want to care for them? What do you think is the right way to care for them or do you want to do bite wings or do you want to do panels for your patients? And then you need to make sure that you're incorporating that into the pricing decisions you're making about your dental membership plan upfront.

Matt: Some special considerations to think about when you're doing this. First of all, don't combine your dental membership plan with Care Credit. If patients want to be in the dental membership plan, they can do that and pay with cash, credit card, or check. If they need to use Care Credit, that's outside of the dental membership plan, they don't get the dental membership plan discount if they're doing that.

Matt: Think about the timing of the payments. Do you want to do it one annual check, which might be a little bit easier from an administrative standpoint but might be a little bit tougher on your patients? Or do you want to spread it out over multiple payments during the year, quarterly, monthly, bi-annually, but pluses and minuses to each but just think through that and what it means to your practice and your practice staff.

Matt: You'll need some sort of system to track all of this. It can be as simple as an Excel spreadsheet just to keep track of who's signing up and who is up for renewal. But it can also be much more complex. And you can also farm it out to a third party if you want to. So lots of different options there, but you need to have some system in place upfront. You might want to think about automatic enrollment when that first year or each year is coming to an end in the dental membership plan, should it just automatically renew? And think about Amazon Prime year, the first time you sign up for Amazon Prime, there's some steps to go through, but once you're in, you're in unless you actively work to get out of it. So you might want to get people in and have them automatically enroll every year.

Matt: And again, there will be some administrative work for this. We find in most of the practices we work with that the practice has the staff in place with the expertise to handle the administration that goes along with this. But there are options to outsource this to third-parties that are going to take a significant portion of the fee, but we'll handle all of the administrative work for you on the plan. So lastly here, I'm going to turn things back to Joel to talk a little bit about monitoring the plan and how do we monitor this plan and stay on top of it.

Joel: To monitor your plan, you start by leveraging existing dental software. Set up dental membership plan as an insurance in your dental software. This allows you to run reports for dental membership plan patients. You could pay a third-party administrator, but as Matt said, they are high fees. Last time I checked, it's about \$40 a year per member, but you could probably handle this inside with your existing staff unless enrollment is very high or your staff is already at capacity.

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Joel: Tracking renewals. Very important. Communicate with the patients who enroll, when plan is ending 60 days in advance. Give them direction to sign up again.

Joel: Track production and realization. Run reports just for dental membership plans. Include fee to join Membership plan. This fee is there to cover the procedures you are providing. Dental membership plan payments should compare well to practices overall and should be better than most insurance patients in realization. If not, does the pricing of the plan need to be reevaluated? A dental membership plan is an effective incentive to bring in new patients who want affordable Care and do not have insurance available to offset a cost. A dental membership plan gives people reason to say yes to dental care from your practice. Patients pay slightly less out of pocket and the office increases new patients, patient retention, case acceptance, and profitability.

Joel: Now I'll let you know how SVA can help. We can help by determining the price. We know how to price dental membership plans. We have priced them. We can help you avoid the traps we've already discussed. We can help make it profitable from the start. Market knowledge. We know the Wisconsin market because we specialize in accounting and consulting for dentists for over 45 years. Design. We work with OCIS to make sure dental membership plans are not insurance plans. Let us use that experience to help you. Monitoring and tracking. We have helped set up, monitor, and track dental membership plans with our clients. Let us help you make sure the dental membership plan is working well for your practice.

Joel: Now let's discuss a few other services our dental consulting team provides. As stated, we have 45 years of experience. We provide accounting and tax services with a fast turnaround so you're up to date on your practice profitability. We have regular consulting and advisory meetings to meet client needs and concerns. Practice management. We can pay bills, run payroll, prepare bank reconciliations and generate financial statement to fit our client needs. We provide practices with our expertise and valuations, so the price of your practice is maximized when selling it. We design income allocation models for multi-owner practices. We have assisted numerous dentists starting, buying, or selling a practice. We deliver memorable results because we have developed the best practices for dentists to follow to maximize practice profitability by providing pre-ratios and percentages that lead to success. We align the practice and personal goals to minimize taxes in the current as well as future years.

Joel: Now it is time for our last poll question. After hearing this presentation, do you think you will keep the existing plan just the way it is? Make changes to the existing plan? Implement a new plan? Maybe consider it in the future, but not implement ONE anytime soon.

Joel: And it was great to see that first poll when 71% of you already had a plan in place. And here are the results 50% think they will keep the plan just the way it is, 21% will make changes to the existing plan. Nobody plans on implementing a new plan and 29% consider a plan in the future.

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Lee: All right, great information guys. I'm going to jump back in and we did have a couple questions come in and please feel free to chat in your questions if you had any or if you have any now. We'll see if we can get to them. We'll try to wrap up here quickly, but there were a couple questions that came in. I'm kind of fire them at you guys together.

Lee: So one was about thoughts or advice about keeping a credit card on file. Matt, you talked about that Amazon renewal piece. So do you keep the credit card on file? And then also similarly, how do you handle cancellations or somebody who's moving on during that plan? Can you talk about that real quick?

Matt: Yeah, so on the credit card question, you know, I'm hesitant to tell people to keep credit cards of patients on file somewhere just because of the security risks that go along with that. It's it can be a big risk to the practice to have a bunch of credit card numbers sitting out there and have some sort of data breach where those credit card numbers can potentially be exposed. **SO**, think carefully about that, your card with your IT team, your legal team to make sure you're on top of the risks that go along with that if you want to go that direction.

Matt: Cancellations, you know, sometimes some plans have language in them about cancellations and a lot of plans will prorate the fee over the period of time that you're with the practice during the year and what the fee was. I tend to encourage people to look at that more on a **case-by-case** basis. You know what that membership plan is really paying for those two exams and cleanings during the year. If a patient is going to move four months before the end of the their plan year cycle, but they've already had both of those appointments, you've really provided most of the value for them. **SO**, in that case, I wouldn't offer much of a cancellation fee or a refund fee of that you provided the value that they were expecting to get out of the plan. So I think you're OK to we'll let that move on and does it well. So I would try to tend lean towards doing that on a case by case basis.

Lee: OK, great. Well, we're right at about 12:30. I want to be respectful of everybody's time. There are a couple other questions, but we can reach out to you directly with those answers. I just want to let everybody know as we wrap up, you can go to sva.com/DentalSeries to sign up for the other webinars in the series and you can also find news and information that may affect your business. That October 18th webinar is where we'll review dental staffing stats, trends, and tips. And on that note, one last shout out for our 2022 Dental Salary and Benefits Survey. The deadline to participate was Friday, but if you submit your data by the end of this week, we can still include it and you'll still get access to the results.

Lee: So please go to sva.com/dental2022 and fill it out if you haven't already. And just one last reminder that the SVA team is only a phone call or an e-mail away. So, if you're client, reach out to your SVA professional as questions arise. And if you're not currently an SVA client, please reach out to me, Lee Schwartz, so I can get you the help or the answers that you need. Thank you all for attending today. Hope you enjoy the rest of your afternoon. Bye bye. Thank you.

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