



New Dentist Coverage

▶ Membership Benefits

ASDA members are eligible for an exclusive discount in addition to the New to Practice discounts — so your first policy can be as low at \$50 for your entire first year of practice. Ask your SCDA representative, Deanna Slomzenski, how you can save on your first policy with MedPro.

▶ Choose Your Policy

MedPro helps you choose a malpractice policy that fits you and your practice's needs. They offer two main types of policies: Occurrence and Claims-made. These policy types have unique benefits, so it's important that you understand how they work.

With Occurrence, your insurance policy limits (the amount used to pay claims) are set aside at the end of each policy year. The longer you have Occurrence, the more limits are set aside to protect you. If a claim is filed, the set of limits from the year the incident occurred covers the claim.

With Claims-made, you have one set of limits – the current policy limits — available to pay claims. The limits expire at the end of each policy year and aren't set aside for future protection. Your current policy limits cover claims made during the policy period, as long as the incident occurred after the policy's retroactive date.

Still confused? Contact us today! We can help you sort through the differences between these policies and pick the one best for you. We'll also help you select policy limits that fit your needs. The most common limits for new dentists today are \$1M/\$3M, which means a \$1 million limit per claim, and a \$3 million aggregate limit per policy year. MedPro also offers a variety of limit options above \$1M/\$3M. You'll be surprised how inexpensive an increase in policy limits can be.

Contact us today.

If you have any questions, please contact
Deanna Slomzenski, by calling 800.327.2598
or via email at ski@scda.org.

