

SCDA Member Benefits Group, Inc.
Board of Directors Meeting
Friday, February 21, 2025 – Zoom

Chair Robbie Lake called the meeting to order at 9:07 a.m. with the following board members present: Vice-Chair Bob Farrar, Secretary-Treasurer Bill Burn, T.R. Ravenel, Josh Hardwick, John Turner, and Ben Adams. Absent was member Greg Millwood. Also in attendance were Executive Director Phil Latham and Associate Executive Director Mark Brown.

On motion of Dr. Ravenel, seconded by Dr. Adams, minutes of the board's August 23, 2024, meeting were unanimously approved.

On motion of Dr. Ravenel, seconded by Dr. Adams, the financial reports for August, 2024 through January, 2025 were unanimously approved.

The board welcomed Mr. Robert McDermott of iCoreConnect for their presentation. Mr. McDermott covered all of the services they offered such as dental insurance verification, cloud backup, HIPAA, etc. He also spoke on their discounts for association members ranging from 17 – 43%.

The board welcomed Ms. Theresa Wacker of Cytek to discuss their cyber security solutions. Ms. Wacker spoke on how Cytek began and noted that 80% of their clients were in dentistry. She spoke on all the cyber security services they offer their clients including monitoring networks and ransomware and penetration testing. Ms. Wacker added that SCDA members would receive no set up fee, typically \$500, a dedicated security analyst, free security training webinars, and 10 – 20% off monthly costs. She committed to purchasing an annual SCDA convention booth and advertising in our monthly publication. Ms. Wacker also pledged an annual direct mailer to the membership with an enrollment incentive.

The board decided to accept both presentations as information and tabled the subject.

Chair Lake called on Mr. Will Greene to discuss a partnership with Palmetto Benefits. He reported that Palmetto Benefits was acquired by National Enrollment Partners and discussed how this would expand product selection and expand resources. Mr. Greene provided history regarding the Benefits Group being a contracted broker with Colonial, for whom he used to work. Our current block of business with Colonial consists of forty dental practices. Mr. Greene stated the Benefits Group could now contract with Palmetto Benefits in order to offer a wider selection of supplemental insurance products to SCDA members at better rates. On motion of Secretary-Treasurer Burn, seconded by Dr. Hardwick, the board unanimously approved to endorse Palmetto Benefits.

Chair Lake provided the board with an update on the Investment, Finance, and Audit committee. The committee last met on January 7th. Chair Lake shared a market recap, commentary, and UBS' forecast for 2025. He reminded the board of the accounts in place with UBS and touched on a couple of recommendations from the advisor that the committee is considering.

The board welcomed Mrs. Maie Burke who provided a marketing update. She discussed the recent advertisement the SCDA placed in this year's MUSC yearbook and the pens SCDA were sending to the students. Mrs. Burke reported on the recent Best Card webinar and promotion that was held. She also noted MedPro was doing a monthly Bulletin article and she touched on the recent postcards that had been mailed to the membership.

Under old business, Mr. Brown reminded the board of its unanimous decision, via an email vote, to move \$250,000 from its checking account to its investment account.

The board next continued its discussions on Laurel Road and the presentation that was given at the board's August meeting. Mr. Brown reported that thirty-one state dental associations currently endorse Laurel Road and that the states he personally spoke to only had positive reviews. After much discussion, on motion of Secretary-Treasurer Burn, seconded by Vice-Chair Farrar, the board unanimously voted to co-endorse Laurel Road with ADA Business Enterprises.

Mr. Brown reported the new agreement with CareCredit should be finalized soon.

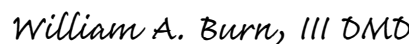
There being no further business, Chair Lake adjourned the meeting at 10:55 a.m.

Respectfully Submitted,



Mark K. T. Brown, CAE
Associate Executive Director

Minutes of the board's February 21, 2025, meeting were approved at its meeting on May 27, 2025.

Signature:  C. Roberts Lake (May 29, 2025 15:37 EDT)	Signature:  John D. Turner (Jun 7, 2025 08:37 GMT+2)
Chair Email: roboolake@gmail.com	Board Member Email: johndturner@icloud.com
Signature:  Dr. Robert Farrar (Jun 6, 2025 10:43 EDT)	Signature:  Joshua Hardwick (Jun 7, 2025 11:55 EDT)
Vice-Chairman Email: drfarrar@sccoast.net	Board Member Email: joshhardwickdmd@gmail.com
Signature:  William A. Burn, III DMD (Jun 6, 2025 14:44 EDT)	Signature:  TR (Jun 8, 2025 16:31 EDT)
Secretary-Treasurer Email: w.burn73@gmail.com	Board Member Email: ravenelt@gmail.com
Signature:  Greg Whitwood (Jun 6, 2025 15:19 EDT)	Signature:  Benjamin Adams (Jun 9, 2025 09:56 EDT)
Board Member Email: millwoga1@yahoo.com	Board Member Email: toofdoc@charter.net

SCDA Member Benefits Board

Final Audit Report

2025-06-09

Created:	2025-05-29
By:	Mark Brown (brownm@scda.org)
Status:	Signed
Transaction ID:	CBJCHBCAABAAjutedZyNnWyZ0Vr4MftBt7xsJiwjIRmf

"SCDA Member Benefits Board" History

-  Document created by Mark Brown (brownm@scda.org)
2025-05-29 - 7:11:18 PM GMT- IP address: 162.213.119.161
-  Document emailed to roboolake@gmail.com for signature
2025-05-29 - 7:11:23 PM GMT
-  Email viewed by roboolake@gmail.com
2025-05-29 - 7:33:52 PM GMT- IP address: 66.249.83.32
-  Signer roboolake@gmail.com entered name at signing as C. Roberts Lake
2025-05-29 - 7:37:40 PM GMT- IP address: 174.247.11.120
-  Document e-signed by C. Roberts Lake (roboolake@gmail.com)
Signature Date: 2025-05-29 - 7:37:42 PM GMT - Time Source: server- IP address: 174.247.11.120
-  Document emailed to drfarrar@sccoast.net for signature
2025-05-29 - 7:37:43 PM GMT
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2025-05-29 - 8:29:30 PM GMT- IP address: 146.75.232.0
-  Email viewed by drfarrar@sccoast.net
2025-06-06 - 4:50:17 AM GMT- IP address: 146.75.232.0
-  Signer drfarrar@sccoast.net entered name at signing as Dr. Robert Farrar
2025-06-06 - 2:43:24 PM GMT- IP address: 67.212.45.18
-  Document e-signed by Dr. Robert Farrar (drfarrar@sccoast.net)
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-  Document emailed to w.burn73@gmail.com for signature
2025-06-06 - 2:43:28 PM GMT

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2025-06-06 - 2:46:43 PM GMT- IP address: 66.249.83.32

 Signer w.burn73@gmail.com entered name at signing as William A. Burn, III DMD

2025-06-06 - 6:44:47 PM GMT- IP address: 24.168.196.144

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Signature Date: 2025-06-06 - 6:44:49 PM GMT - Time Source: server- IP address: 24.168.196.144

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2025-06-06 - 6:44:50 PM GMT

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2025-06-06 - 7:19:05 PM GMT- IP address: 69.147.87.185

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2025-06-06 - 7:19:44 PM GMT- IP address: 135.84.9.175

 Document e-signed by Greg Millwood (millwoga1@yahoo.com)

Signature Date: 2025-06-06 - 7:19:46 PM GMT - Time Source: server- IP address: 135.84.9.175

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2025-06-06 - 7:19:48 PM GMT

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2025-06-07 - 6:36:33 AM GMT- IP address: 104.28.32.93

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2025-06-07 - 6:37:36 AM GMT- IP address: 104.28.32.149

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Signature Date: 2025-06-07 - 6:37:38 AM GMT - Time Source: server- IP address: 104.28.32.149

 Document emailed to joshhardwickdmd@gmail.com for signature

2025-06-07 - 6:37:39 AM GMT

 Email viewed by joshhardwickdmd@gmail.com

2025-06-07 - 9:41:41 AM GMT- IP address: 104.28.132.126

 Signer joshhardwickdmd@gmail.com entered name at signing as Joshua Hardwick

2025-06-07 - 3:55:05 PM GMT- IP address: 166.199.229.79

 Document e-signed by Joshua Hardwick (joshhardwickdmd@gmail.com)

Signature Date: 2025-06-07 - 3:55:07 PM GMT - Time Source: server- IP address: 166.199.229.79

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2025-06-07 - 3:55:09 PM GMT





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Signer ravenelt@gmail.com entered name at signing as TR

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Document e-signed by TR (ravenelt@gmail.com)

Signature Date: 2025-06-08 - 8:31:06 PM GMT - Time Source: server- IP address: 35.133.158.145



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2025-06-08 - 8:31:07 PM GMT



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2025-06-09 - 10:23:20 AM GMT- IP address: 174.210.64.131



Signer toofdoc@charter.net entered name at signing as Benjamin Adams

2025-06-09 - 1:56:10 PM GMT- IP address: 68.115.202.154



Document e-signed by Benjamin Adams (toofdoc@charter.net)

Signature Date: 2025-06-09 - 1:56:12 PM GMT - Time Source: server- IP address: 68.115.202.154



Agreement completed.

2025-06-09 - 1:56:12 PM GMT



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