## **Bronx County Dental News**



A PUBLICATION OF THE BRONX COUNTY DENTAL SOCIETY

## The Bronx County Dental Society has a full schedule of exciting events coming up. Join us!

THURSDAY DECEMBER 14, 2013 - Our Holiday Party is back at Maestro's featuring a Live DJ, Dinner Buffet and Open Bar. This evening is sponsored by, (Platinum Level) Care Credit and (Gold Level) Brookbeam Dental, Cloud Dentistry, DDS Match, Kuraray Dental, MLMIC Insurance Company and TD Bank. Sponsor support enables us to make the evening more affordable for our members and allows us to invite our youngest colleagues, our area hospital residents at no charge. Contact Joy Patane at 718-733-2031 or <a href="mailto:bronxdental@optonline.net">bronxdental@optonline.net</a> to make your reservations.

**TUESDAY JANUARY 23, 2024 -** Dinner/Lecture featuring Dr. Megan Cloidt - Translating HPV and Oral Cancer Awareness, Counseling and Vaccination into Clinical Practice.

THURSDAY MARCH 14, 2024 - Job Fair 6:30-9:30 at Maestro's Caterers. Whether you are an older dentist seeking an exit strategy or a young dentist developing a career path, this evening has something for you.

We will be serving appetizers, beer, wine and soft drinks. Mingle with other dentists and meet companies that are offering jobs, and services that are essential to practice transitions.

#### **TUESDAY APRIL 2,**

2024 - Dinner/Lecture featuring Dr. Lauren Levi - What To Do When The Toothache Isn't From The Tooth: Treating Atypical Toothaches.

#### **TUESDAY JUNE 11, 2024**

Installation of Officers
 Dinner/Letcure featuring
 Dr. Lawrence Holtzman

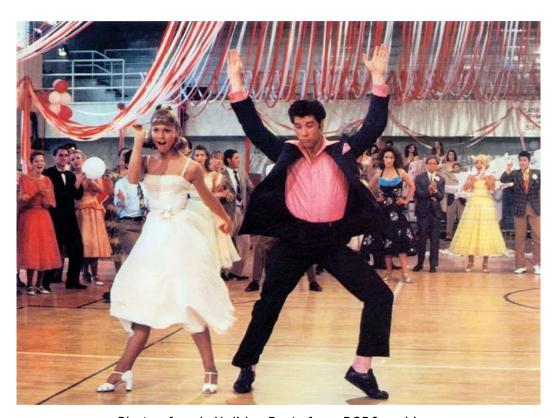


Photo of early Holiday Party from BCDS archives.



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## MLMIC Introduces New Dental Premium Pricing Plan

#### **EFFECTIVE DECEMBER 1, 2023, MLMIC WILL**

offer dentists and oral surgeons a unique premium pricing plan that enables policyholders to have their policy reflect their individual practice characteristics.

"With this new premium modification plan, MLMIC is in a great position to offer dentists affordable coverage, specifically tailored to his or her particular, unique practice," said Nicole Lombardo, MLMIC Insurance Company senior underwriting manager.

The new rating plan for dentists includes a 5% discount for NYSDA members and joins MLMIC's

current discount offerings including Risk Management course completion and waiver of consent. This new plan does not apply to new graduates or new to practice insureds.

MLMIC policies renewing on or after December 1, 2023 will be eligible for the new rating plan. New policies with an effective date on or after December 1, 2023 will be eligible as well. Contact MLMIC via the email or phone number below if you have not received the application update email 60 days prior to your renewal date.

You can email <u>dental@mlmic.com</u> or call 1-800-416-1241 with any questions. ■



Dr. Jacqueline Samuels, (center in red), representing the Bronx at the ADA meeting in Orlando.

## Who Knew - or - Feel Good Dental Related Story For the Holiday Season

#### THIS IS A STORY THAT MANY OF

us who are alumni of SUNY
Buffalo Dental School can
relate to. While living in western
New York for many years, I
had seen many winter storms,
but none compared to the
Blizzard of 2022. The Christmas
storm of 2022 brought an
unexpected surprise to the
home of Williamsville dentist, Dr.
Alexander Campagna.

A tour van with South Korean tourists were on their way to Niagara Falls in the middle of a deadly and ferocious blizzard. The storm lasted 4 days and dumped 52 inches of snow on the Buffalo region. This was accompanied by hurricane force winds that lead to an epic, once in a lifetime storm. The van became stuck in a ditch near the home of Alex and Andrea Campagna. Lucky for the stranded tourists and their driver, they knocked on the Campagnas door. The Campagnas welcomed the stranded tourists, and in doing so, provided a much-shared story of compassion and goodwill.

The group of seven women and three men stayed Friday and



Saturday night, sleeping in a guest room and on couches and in sleeping bags. The Campagnas became "accidental innkeepers."

They swapped stories, watched the Buffalo Bills defeat the Chicago Bears on Christmas Eve and shared delicious Korean home-cooked meals. The Campagnas were fans of Korean food and had all sorts of ingredients in stock: mirin, soy sauce, Korean red pepper paste, sesame oil and chili flakes. There was also kimchi and a rice cooker.

Yoseb Choi was traveling with his new wife on a tour they had booked for their honeymoon. "It was kind of like fate," Yoseb said. The Campagnas were "the kindest people I have ever met." Dr. Campgana called the experience a "unique blessing."

I know this is a great holiday story about welcoming strangers and will someday make a wonderful holiday movie. After 9 years living in western New York, I have a more cynical takeaway. Check the weather report before driving to Buffalo.

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## Substance Abuse and Well-Being

#### THE BRONX COUNTY DENTAL SOCIETY IS

committed to aiding our colleagues in addressing substance abuse disorder and related mental health issues. The New York State Dental Association's Committee on Substance Abuse and Well-Being provides a statewide network of dentist-peers who are available to assist members, their families, and dental office staff in addressing problems with drugs or alcohol. The Committee includes dentists who have experienced both the devastation of addiction and the effectiveness of intervention and treatment in their own lives. Funding is available for dentists who need inpatient treatment but do not have the financial resources to get it.

Practicing a profession while impaired can result

in a charge of unprofessional conduct. When you speak with our Peer Assistance Coordinator, Dr. Bob Herzog, or any of the Committee's members, your interactions are confidential and non-punitive. The Committee never refers a dentist to OPD or any other agency. When a dentist's license is at risk, the Committee can help the dentist protect his/her license and privilege to practice through the New York State Education Department's Professional Assistance Program (PAP).

If you or a colleague is struggling with substance abuse and or/related mental health concerns, it is easy to get help. Contact Dr. Don Safferstein, 914-262-0976; Dr. Bob Herzog, 716-830-3055; or Ms. Jacquie Donnelly at NYSDA, 518-689-2750. Your call is confidential.

Visit NYSDA's website for mental health resources and information related to opioid prescribing:

<a href="https://www.nysdental.org/member-center/substance-abuse-support-services">https://www.nysdental.org/member-center/substance-abuse-support-services</a>

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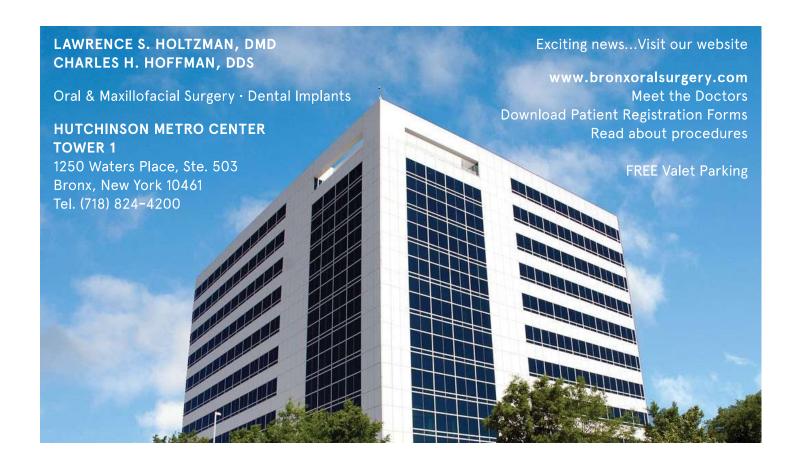
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<sup>1</sup>All loans are subject to credit approval. Some credit restrictions may apply. Other terms and conditions may also apply.

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## Third letter from the ADA Trustee to the NYSDA Components

September 2023 | Trustee's Corner

#### AS WE REACH THE FALL SEASON, I WOULD LIKE

to take this opportunity to thank all of you for letting me serve as your Trustee to the Second District. It has been a challenging and rewarding experience and I look forward to representing you over the next three years. Since my last correspondence, there has been a lot happening at the American Dental Association and I will try to give you as much information as possible. As many of you know, the California Dental Association's Board of Directors unanimously passed a proposal this past spring to put a resolution before the California House of Delegates that would allow their constituent/component members the option of joining the ADA, beginning in January 2025. After an intense and thoughtful debate through the summer, the CDA Board decided to recalibrate and not bring a resolution forward to the California House of Delegates this November.

It is critically important to understand the ADA Board of Trustees does not want to go down this road. We believe the Tripartite and the Power of Three is paramount to our accomplishments. The Tripartite has been in existence for 110 years and has been intimately associated with our success as an organization and a profession. Whether it is advocacy, science, continuing education or helping members succeed throughout their career journeys, the ADA is stronger when we are together. The ADA looks forward to increasing and promoting the value of membership to all dentists. We feel strongly it will be a better ADA in the near and distant future with the Power of three including the entire country.

Many members do not realize how much the ADA can help as you progress through your career. We

are there for evaluating employment agreements. We also have debt management tools and can offer financial planning. A good number of us have taken advantage of the group insurance



programs, including the life insurance and disability plans. The ADA can assist with physical and mental wellness, and we have a yearly meeting devoted to this topic. The ADAPT (American Dental Association Practice Transitions) program connects a large network of member dentists who are buying or selling practices, hiring associates or in the process of looking for new employment. All these wonderful services are available at your fingertips by contacting the American Dental Association or going onto ADA.org. We are also open to new suggestions from members if you feel it will help individual dentists, our association, and/or our profession. You can contact me anytime you would like. My information is at the end of this letter.

At my last correspondence with you, I discussed the dilemma of decreasing membership. The ADA is strongly looking at new solutions to counter this long-term trend. As we speak, a group is working on a new membership model. A tiered model framework is being developed over the next few months which will be shared with the state and local organizations soon after. The tiered membership model is scheduled to be completed by March of 2024. The Strategic Forecasting Committee and an Action group will be assisting with the intricate details of the plan. Our new information technology platform, Salesforce/Fonteva, will be launched in early July of 2024. This will allow us to use a new billing system in a much

easier manner than by using our current system, Aptify. The billing process for the 2025 dues will be completed in October 2024 using the new platform and utilized by the end of the year.

The ADA Board of Trustees met in Chicago from July 30th until August 1st. I can report to you that your ADA is financially strong, even with the decrease in membership. Our non-dues revenue has helped keep us monetarily healthy. Our recent external audit report for 2022 received an unqualified opinion by KPMG. The ADA Board of Trustees will begin a new budgeting process to a 12-month, rolling mission-based budget, starting in November. It is expected that the transition to a mission-based budget will assist in identifying the need for cessation of certain programs due to those programs' ineffectiveness to generate metrics that support positive movement in supporting the ADA's strategic forecast. The ADA Board will be assisted along the way by Action groups from the Strategic Forecasting Committee, which is a committee of the ADA House of Delegates. This way the House has input throughout the entire year, instead of just during the annual meeting.

On March 24th this year, ADA President George Shepley was able to attend the White House Conference on Hunger, Nutrition and Health, at the White House in Washington, DC. Dr. Shepley created the ADA Task Force on Sugar, Nutrition and Diet, which has had a very productive year. They have met virtually several times, reviewing

existing ADA policy on the three subjects. They also agreed to new recommendations concerning healthy foods, avoiding ultra-processed foods and promoting access to potable water. Future ideas include educating dental students, prevention and patient education, more interprofessional education and an increase in dental research. The task force was approved for another year to have the Council on Scientific Affairs explore the feasibility of developing science-based guidelines to document the impact of added sugar consumption on oral health outcomes and to develop an action plan to educate the public on foods with added sugar consumption as it relates to oral and systemic health.

I would like to thank every one of you for your membership. As I mentioned, I have been honored to serve as the ADA Trustee for the Second District. My second year begins at the conclusion of the ADA annual meeting in Orlando in October. I wish all of you and your families the best in the coming months and I will be in touch with you with another Trustee's Corner in the beginning of 2024. If you need to contact me, my email addresses are <a href="mailto:dryndowd@gmail.com">dryndowd@gmail.com</a> and <a href="mailto:dowdb@ada.org">dowdb@ada.org</a>. My cell number is 716–510–3217.

Sincerely, Brendan

Brendan Dowd, DDS
ADA Trustee, Second District ■

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component of retirement plan design which allows you to make substantially larger tax-deductible contributions than those permitted under profit-sharing and similar defined contribution plans (DC Plans). Cash Balance Plans use easily understandable individual account balances not available under a traditional defined benefit pension plan. Each plan participant has his or her own account balance that is credited annually with a contribution and a specified rate of return.

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Balance Plan, similar or varying contributions can be made on behalf of each owner, and each owner will know the exact amount of the contribution attributable to him. Naturally, Cash Balance Plans can be successfully implemented in a single-owner dental practice that produces substantial profits.

When a Cash Balance Plan is combined with a DC Plan, the combination of the two plans gives the dental practice owner both an increased tax deduction and substantial flexibility for each year's contributions.

The Table below illustrates how you can make an additional tax-deductible plan contribution to a Cash Balance Plan (see Row D) even after contributing the maximum \$66,000. to a DC Plan (Row A plus Row B equals the maximum \$66,000.).

The Table shows one example of an allocation maximized for the owner; the assumption is that the staff contribution will be as low as IRS rules

permit, and the owner's compensation is at least \$330,000.

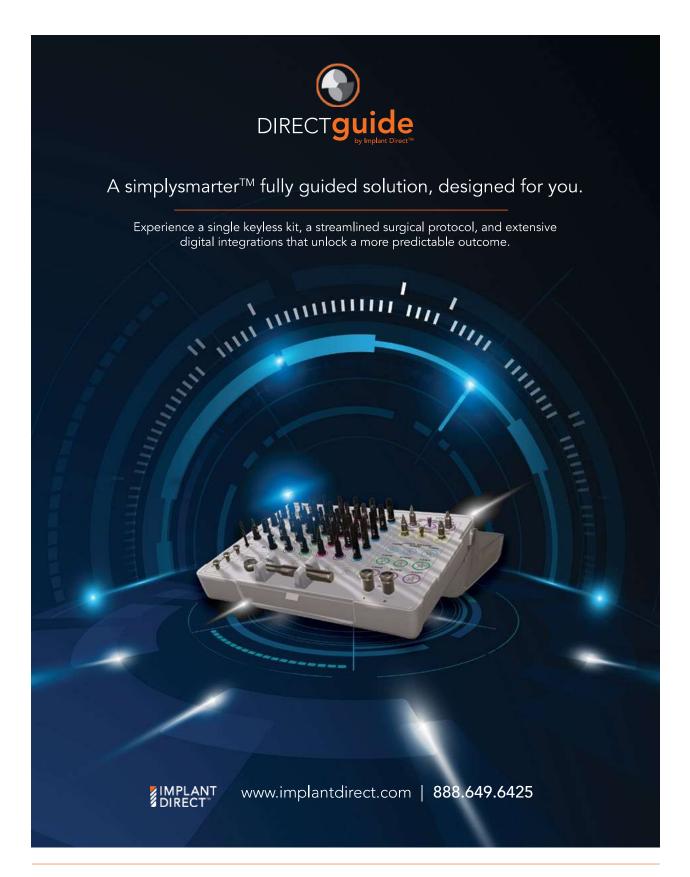
The most important factor is to ensure that the cost for covering the staff does not outweigh the benefit of the plan to the dental practice owner. A thorough analysis of employee data, combined with creative planning concepts, often result in a successful outcome for the dental practice owner. Obviously, it would be imprudent for a dental practice owner to think of proceeding without the benefit of such an in-depth analysis.

If you want to make a plan contribution for yourself in excess of \$66,000., a Cash Balance Plan is the answer.

Please contact Andrew E. Roth, Esq. at 914-948-1556 ext. 8033 or by email at <a href="mailto:aroth@dmlawyers.com">aroth@dmlawyers.com</a> to learn more about Cash Balance Plans.

Type of Plan or Plan Feature		2023 Contribution Amount for Owner
Α	Profit-Sharing Plan – Employer Discretionary Contribution	\$ 43,500.
В	401 (k) Salary Reduction Plan – Employee Discretionary Contribution	\$ 22,500.
С	Additional "Catch-Up": Owner Age 50 or older	\$ 7,500.
D	Cash Balance "Add-on" Plan [On top of Employer's DC Plan]	\$ 58,800.*
E	Total Contribution: Owner under Age 50 [A+B+D]	\$ 124,800.
F	Total Contribution: Owner Age 50 or older [A+B+C+D]	\$ 132,300.

<sup>\*</sup>Note also that depending upon the level of staff compensation, and the age of the owner, the amount that can be contributed for the owner may be substantially larger. ■





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#### **EXECUTIVE DIRECTOR**

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#### **EXECUTIVE SECRETARY**

Joy Patane

#### See our website:

#### www.bronxcountydentalsociety.org

#### THE SITE IS DESIGNED TO BE A RESOURCE FOR

member dentists as well as the public we serve. Take a few minutes to take a tour of the site. Some of the new features are:

- A Member Center full of resources for your practice. All information here is updated constantly by the ADA and NYSDA to keep you informed in real time.
- A Public Resource Center for the general public.
   The Find A Dentist feature enables patients to search for ADA member dentists by zip code and specialty.

Please give us feedback. This is your site and we have the ability to adapt it to better serve our members.



#### Classifieds for Brookbeam Dental

Brookbeam Dental is a group of dental practices in the Hudson Valley region of New York. BrookBeam is currently comprised of 13 practices with locations in Kingston (2), Catskill, New Paltz, Poughkeepsie, Pine Bush, Hyde Park, Wappingers Falls, Red Hook, and Albany NY (4). There are 20+ year mentors in every BrookBeam Dental office. BrookBeam's goal is to be the leader in wellness-centered dentistry in the Hudson Valley region, providing the highest quality, state-of-the-art dental care and personal attention to its patients.

#### Neil H. Goldman, Director of Recruiting, Dentists

ngoldman@brookbeamdental.com Mobile: 914 953 7126 <u>www.brookbeamdental.com</u> 1153 Flatbush Road, Kingston, NY 12401 For all positions, please apply with resume

#### ENDODONTISTS NEEDED! PINE BUSH, NY OR ALBANY, NY AREA

**FULL TIME or PART TIME** 

\$30,000 Signing Bonus!! Equity Interest available (FT only)!!

Brookbeam Dental needs (2) Endodontists (Full Time preferred). One in the PINE BUSH office (Lower Hudson Valley) and one in Albany, NY. General Dentists in all our offices will refer cases to the Endodontist.

Extremely busy offices!

#### **Compensation**

\$30,000 Signing Bonus, HIGH income opportunity!! Guaranteed salary vs High Percentage of production (details to be discussed), UNMATCHED BENEFITS including 100% Company paid Health Insurance, 100% Company paid malpractice insurance, 401K plan + match, CE allowance, EQUITY INTEREST AVAILABLE, 3+weeks paid vacation and much more!

#### Requirements

- · DDS or DMD degree
- · NYS Dental License
- Completion of Endodontic residency or Board Certification in endodontic practice

### ORAL SURGEON NEEDED - ALBANY, NY AREA - FULL OR PART TIME, \$50,000 SIGNING BONUS. MENTORS IN EVERY OFFICE!

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The partners are seeking a full-time Oral Surgeon.

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- · CE Allowance
- 100% Malpractice insurance reimbursement
- 100% Health insurance coverage
- 100% Relocation/moving expense reimbursement
- · Equity interest available

#### Classifieds for Brookbeam Dental (cont.)

Brookbeam Dental is a group of dental practices in the Hudson Valley region of New York. BrookBeam is currently comprised of 13 practices with locations in Kingston (2), Catskill, New Paltz, Poughkeepsie, Pine Bush, Hyde Park, Wappingers Falls, Red Hook, and Albany NY (4). There are 20+ year mentors in every BrookBeam Dental office. BrookBeam's goal is to be the leader in wellness-centered dentistry in the Hudson Valley region, providing the highest quality, state-of-the-art dental care and personal attention to its patients.

#### Neil H. Goldman, Director of Recruiting, Dentists

ngoldman@brookbeamdental.com

Mobile: 914 953 7126

<u>www.brookbeamdental.com</u> 1153 Flatbush Road, Kingston, NY 12401 For all positions, please apply with resume

#### PERIODONTIST NEEDED - FULL TIME - \$30,000 SIGNING BONUS - FISHKILL, NY

Brookbeam Dental needs to expand by hiring a full-time PERIODONTIST to join our PERIODONTIC practice in Fishkill, NY. Our General Dentists will refer periodontic cases that are beyond their knowledge and scope of abilities, and the periodontic specialist should expect to treat more complex and difficult periodontic cases than the typical general dentist.

#### <u>Requirements</u>

- DDS or DMD degree
- · Current New York State dental license
- · Completion of a certified Periodontal program

#### Compensation

- · \$30,000 Signing Bonus
- Guaranteed salary against High Percentage of Production!!
- 100% Company paid health Insurance, 100% Company paid malpractice insurance, 401K plan + match, CE allowance, MENTORSHIP, relocation reimbursement, Equity Interest available, 3+weeks paid vacation ...and much more!

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#### **Compensation**

\$30,000 SIGNING BONUS, Guaranteed Salary vs HIGH % of production, Super benefits package including 100% company paid Health Insurance, 100% company paid malpractice insurance, 401K plan + match, CE allowance, 100% company paid lab fees, EQUITY OPPORTUNITY available (not required), 3+ weeks paid vacation, complete clinical autonomy ...and much more!

## YOU CAN CHANGE A LIFE

If you are a dentist or a lab interested in providing charitable care to those in need—we want your help. From clearing up painful dental infections and helping others eat again—volunteering with Dental Lifeline Network's Donated Dental Services (DDS) program will make a life-changing difference.





For many adults, right here in our own community, dental care is not an option. **Dental Lifeline Network is looking for** dentists who can change this.

"Today I ask you to join me in donating your time for an important cause: Dental Lifeline Network (DLN), a strategic partner of the American Dental Association. The goal is to help our country's most vulnerable residents get much-needed dental treatment. These are our friends and neighbors who are elderly or disabled or medically fragile, and can neither afford treatment nor obtain public aid."



- GORDON I. CHRISTENSEN, DDS. MSD. PHD Board of Directors, Dental Lifeline Network Donated Dental Services Volunteer

Dental Lifeline Network is a national nonprofit and strategic partner of the American Dental Association. More than 14,500 volunteer dentists and 3.300 laboratories participate in DLN's Donated Dental Services programs nationwide.

#### **OUR MISSION**

We help the country's most vulnerable residents get much-needed dental treatment. These are our friends and neighbors who are elderly or disabled or medically fragile, and can neither afford treatment nor obtain public aid.





WillYouSeeONE.org/volunteer









THE DENTAL LIFELINE NETWORK, A STRATEGIC partner of the American Dental Association, has been operating the Donated Dental Services (DDS) Program nationally since 1985. There are over 50 patients waiting for care currently in the Bronx. Only patients with disabilities, who are elderly or medically compromised and cannot afford care are accepted into the program. Please join the other dentists throughout the state who currently volunteer with DDS and help one patient.

More dentists are needed, including specialists. Will you see one?

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- You pay for lab expenses.
- Very little paperwork is required

It is easy to volunteer. Go to www.DentalLifeline.org and click on Volunteer or go to www.WillYouSeeOne.org. Additional information about the program is available. Just see one patient for a consult and you decide if you want to continue.





## **Holiday Party 2023**

The Bronx County Dental Society Holiday Party is back and better than ever!

Thurs, Dec 14, 2023

7pm-11pm

#### Maestro's Caterers

1703 Bronxdale Ave, Bronx, NY 10462

\$75 per person | Free for the first 50 Bronx County Hospital Dental Residents to register

#### Open Bar | Dinner Buffet | Live DJ

Bring your staff and celebrate the holiday season with the BCDS.

Show off your moves on the dance floor!

Special Holiday Raffles with valuable prizes.

Make your reservations with Joy Patane at 718-733-2031 or bronxdental@optonline.net

Kosher meals available upon advance request\*



Platinum Level Sponsor Care Credit

Gold Level Sponsors Brookbeam Dental, Cloud Dentistry, DDS Match, Kuraray Dental, MLMIC Insurance Company, TD Bank

\*Kosher meal requests must be received by December 6.

#### Dr. Megan Cloidt, DDS, MPH

## Translating HPV and Oral Cancer Awareness, Counseling, and Vaccination into Clinical Practice

Tuesday, January 23, 2024 | 6:00pm

Maestro's Caterers 1703 Bronxdale Avenue, Bronx, New York 10462

## Buffet Dinner at 6pm (Kosher meals available upon advance request\*) Lecture at 7pm

\$35 for BCDS members | \$50 for non-members | Free for residents of Bronx Hospital programs

The link between human papillomavirus (HPV) and oropharyngeal cancer is making headlines at the national, state, and local level. This interactive seminar aims to inform dental providers about the most up-to-date research, policy, and clinical guidelines surrounding HPV and oropharyngeal cancer in order to translate this knowledge into practice in any dental setting. Participants will learn practical, implementable skills that they can put into practice immediately to help prevent HPV-related cancers.

#### Dr. Megan Cloidt, DDS, MPH

Dr. Cloidt is a graduate of Columbia University College of Dental Medicine (DDS) and Mailman School of Public Health (MPH). She also completed residencies in Advanced Education of General Dentistry (AEGD) at Columbia/New York-Presbyterian and Dental Public Health (DPH) at Jacobi Medical Center. Dr. Cloidt is pursuing a specialty in Dental Public Health and has research interests in HPV prevention, teledentistry, adolescent health, interprofessional education, and reducing oral health disparities. She enjoys a multifaceted career that includes research, teaching, program planning, and clinical practice.



#### TO REGISTER FOR THIS DINNER LECTURE, EMAIL JOY PATANE AT BRONXDENTAL@OPTONLINE.NET

2CE Credits.

\*Kosher meal requests must be received one week prior to the course.

#### Dr. Lauren Levi, DMD, MS

## What To Do When the Toothache Isn't From the Tooth: Treating Atypical Toothaches

Tuesday, April 2, 2024 | 6:00pm

Maestro's Caterers 1703 Bronxdale Avenue, Bronx, New York 10462

## Buffet Dinner at 6pm (Kosher meals available upon advance request\*) Lecture at 7pm

\$35 for BCDS members | \$50 for non-members | Free for residents of Bronx Hospital programs

Did you ever have a patient with a toothache and you scratched your head because you couldn't determine the origin of the pain? This lecture will help you become a better diagnostician. Did you know that some toothaches could be cause by referred muscle pain or primary headache disorders? While others may be caused by neuropathic pain. This lecture will introduce the clinician to various pain conditions that can manifest as toothaches in the absence of dental or periodontal disease.

At the end of this lecture, the student will

- Become familiar with diagnosing atypical toothaches
- Become more familiar with differentiating between musculoskeletal, neurovascular and neuropathic toothaches

#### Dr. Lauren Levi, DMD, MS

Lauren Levi is a fellowship-trained dental oncologist and board-certified orofacial pain specialist who lectures nationally, is actively engaged in literature publications, and serves as the director of the orofacial pain, oral medicine headache, and sleep department at Touro College of Dental Medicine and an adjunct assistant professor in the division of orofacial pain at Jefferson University Hospital.



#### TO REGISTER FOR THIS DINNER LECTURE, EMAIL JOY PATANE AT BRONXDENTAL@OPTONLINE.NET

2CE Credits.

\*Kosher meal requests must be received one week prior to the course.

#### Job Fair 2024

#### Presented by the Bronx County Dental Society

#### When

Thursday, March 14, 2024 | 6:30pm-9:30pm

#### Where

Maestro's Caterers 1703 Bronxdale Ave, Bronx, NY 10462

#### Who's Invited

All dental residents working at our Bronx Hospitals

All Bronx County Dental Society Members, especially those looking for an associate or thinking of transitioning towards retirement

#### What's On the Menu

Light snacks, appetizers, beer, wine and soft drinks

#### Who Will Be There

Companies offering jobs and companies facilitating dental business transactions

#### Join Us!

Please RSVP to Joy at 718-733-2031 or bronxdental@optonline.net

#### We would like to thank our sponsors.





















