

# ADA Member Advantage<sup>SM</sup>

211 East Chicago Avenue  
Chicago, IL 60611

PRSR STD  
U.S. Postage  
**PAID**  
Carol Stream, IL  
PERMIT #1369

All products  
and services are  
**Researched  
and Endorsed**  
for ADA Members

**MEMBER SAVINGS  
CAN ADD UP FAST!**

Explore just how much  
you can save.



**800-ADA-2308 | [adamemberadvantage.com](http://adamemberadvantage.com)**

ADA<sup>®</sup> is a registered trademark of the American Dental Association.  
ADA Member Advantage<sup>SM</sup> is a service mark of the American Dental Association.  
ADA Member Advantage<sup>SM</sup> is a program brought to you by ADA Business Enterprises, Inc.  
(ADABEL), a wholly owned subsidiary of the American Dental Association.

## ADA Member Advantage<sup>SM</sup>

**Exclusive Member  
Discounts Enclosed**

**ENDORSED  
Products & Services**

# 20 CATALOG 25



**ENTER TO WIN!  
TRIP FOR TWO TO  
PROVENCE, FRANCE**

**DETAILS INSIDE**

# PRODUCTS AND SERVICES

Discounts available for your practice, personal use, family and team!

Renew your membership for 2025 at [ADA.org/Renew](https://ada.org/Renew).

\* Indicates a product or service available to family and team.



## ADA Credit Cards \*

ADA® Business Rewards  
Visa Signature® Card  
866-472-6423 ext. 82003  
[adavisa.com/82003](https://adavisa.com/82003)

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ADA® Preferred Rewards  
Visa Signature® Card  
888-327-2265 ext. 36982  
[adavisa.com/36982](https://adavisa.com/36982)

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## Apparel for Team Members \*

800-990-5407  
[ada.landsend.com](https://ada.landsend.com)

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GE APPLIANCES STORE

## Appliances \*

800-207-8665  
[ada.org/GE](https://ada.org/GE)

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## Branded Gear

844-313-7005  
[threadfellows.com/ada](https://threadfellows.com/ada)

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## Computers and Technology \*

800-426-7235  
[ada.org/lenovo](https://ada.org/lenovo)

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## Credit Card Processing

877-739-3952  
[bestcardteam.com/ada](https://bestcardteam.com/ada)

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## Emergency Medical Kits

888-963-6787  
[healthfirst.com/ada](https://healthfirst.com/ada)

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## classpass

### Fitness

800-621-8099  
[ada.org/classpass](https://ada.org/classpass)

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Compliance Group

## HIPAA & OSHA Compliance

855-854-4722 ext. 514  
[compliancegroup.com/ada](https://compliancegroup.com/ada)

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## Interpretation and Translation Services

844-737-0781  
[cyracom.com/ada](https://cyracom.com/ada)

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## Luxury Vehicles

866-628-7232  
[ada.org/mercedes](https://ada.org/mercedes)

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## ADA Members Insurance Plans

Underwritten by Protective\*

### Member Insurance Plans

866-508-0139  
[ada.protective.com](https://ada.protective.com)

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## Mortgage Lending

877-801-4686  
[laurelroad.com/ada](https://laurelroad.com/ada)

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## Ocean Cruises \*

844-915-1693  
[avidtraveling.com/ada](https://avidtraveling.com/ada)

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## Office Supplies \*

815-757-7880  
[ada.org/odp](https://ada.org/odp)

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## Member Benefits

[ADA.org/MemberBenefits](https://ADA.org/MemberBenefits)

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## Patient Financing

800-300-3046  
[carecredit.com/dental](https://carecredit.com/dental)

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## Payroll

470-748-4169  
[onpay.com/ada](https://onpay.com/ada)

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## Practice Financing

855-577-6625  
[panaceafinancial.com/ada](https://panaceafinancial.com/ada)

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## ADA Store Publications

800-947-4746  
[ADAstore.org](https://ADAstore.org)

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## ADA Continuing Education

312-440-2500  
[ada.org/ce](https://ada.org/ce)

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EQUITABLE

## Retirement Savings Program

800-523-1125  
[equitable.com/ada](https://equitable.com/ada)

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## ADA Member Travel Benefits

### HOTELS

[ada.org/travel](https://ada.org/travel)

### RENTAL CARS

Hertz: 800-654-2210

Dollar: 800-800-4000

Thrifty: 800-847-4389

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## Sharps Management

888-963-6787  
[healthfirst.com/ada](https://healthfirst.com/ada)

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## Shipping \*

800-MEMBERS (800-636-2377)  
[savewithups.com/ada](https://savewithups.com/ada)

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## Student Loan Refinancing

833-427-2265  
[laurelroad.com/ada](https://laurelroad.com/ada)

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## VOLVO

## Sustainable Vehicles \*

800-550-5658  
[ada.org/volvo](https://ada.org/volvo)

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## Small Group Tours and River Cruises \*

844-205-1171  
[ada.ahitravel.com](https://ada.ahitravel.com)

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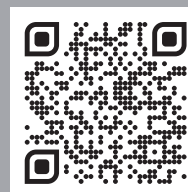
## ADA TV

Powered by PBS

## Waiting Room TV

855-534-9087  
[ada.org/TV](https://ada.org/TV)

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# ENTER TO WIN!

## Trip for two to Provence, France

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For more information on offers & services:  
[adamemberadvantage.com](https://adamemberadvantage.com) or call us at 800-ADA-2308



BUSINESS CREDIT CARD

PERSONAL CREDIT CARD



## Charge your business expenses, earn rewards!

**Points add up fast!**

**5X POINTS**

on purchases made through the ADA, your state dental society and select endorsed providers<sup>1</sup>

**2X POINTS**

at dental supply providers like Schein, Patterson, Benco, TDSC, and more!<sup>2</sup>

**1X POINT**

everywhere else Visa is accepted<sup>3</sup>

- No Annual Fee<sup>4</sup>
- No Foreign Transaction Fees<sup>4</sup>
- Extra cards with set spending limits are available for team members

Earn rewards while you simplify expense management. Then redeem for gift cards, travel, or cash back in the form of a statement credit.

**866-472-6423 ext. 82003**  
**adavisa.com/82003**

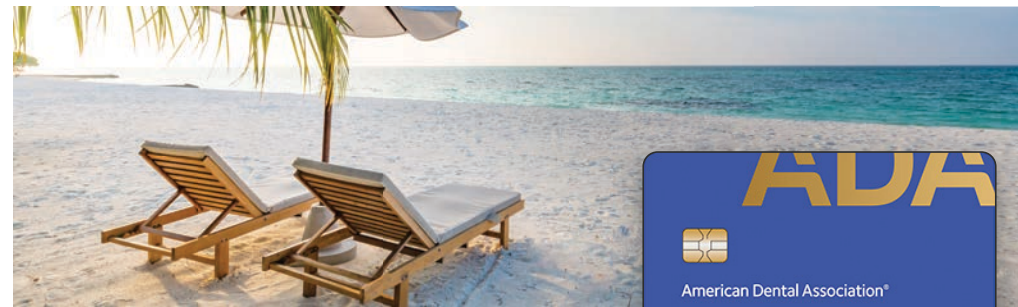
**Earn up to 50,000 Rewards Points in the first year!<sup>5</sup>**

Rewards points are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Accounts must be open and in good standing to earn and redeem rewards and benefits. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. See your Cardmember Agreement for details. Points will expire five years from the end of the calendar quarter in which they were earned.

1. You will earn four (4) additional Points (for a total of 5 points) above base earn for every \$1 in eligible Net Purchases. In order to qualify for the four (4) additional points on ADA purchases, the purchases must be from designated ADA Member Advantage endorsed providers, as determined by the provider. Some restrictions apply.
2. U.S. Bank cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify.
3. Reward points are earned with your ADA Visa credit card. Refer to your Program Rules at [adavisa.com/faqs](http://adavisa.com/faqs) for additional information. Some restrictions apply.
4. The APR may vary and as of 11/11/24, the variable APR for Purchases and Balance Transfers is 14.49%-26.49% based on your creditworthiness. The variable APR for Cash Advances is 29.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$1 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: None. U.S. Bank ExtendPay® Fees: A monthly fee not to exceed 1.6% of the original principal amount in an U.S. Bank ExtendPay® Plan or U.S. Bank ExtendPay® Loan. This fixed fee is disclosed upon enrollment and charged each month that you owe the applicable ExtendPay balance. ExtendPay Fees are calculated based upon the original principal amount, Purchase APR, and other factors. We may change APRs, fees, and other Account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.
5. Earn up to an additional 50,000 bonus points in the first 365 days after account opening. Accounts will earn one (1) bonus point in addition to the standard amount earned for each \$1 of eligible net purchases, up to 50,000 bonus points. Additional bonus points are only earned on purchases made using the Authorized Officer's Card. The Authorized Officer's Card is the card assigned to the initial applicant of the Account, or that person's successor on the account, and would not include cards used by authorized employees.

ADA is a registered trademark of the American Dental Association.

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## Reward yourself! Earn rewards to redeem for travel and more.

**Points add up fast!**

**5X POINTS**

on prepaid hotel and car rentals booked through the Rewards Travel Center<sup>1</sup>

**2X POINTS**

on purchases made through your state dental society and select endorsed providers<sup>2</sup>

**1X POINT**

everywhere else Visa is accepted<sup>3</sup>

- No Annual Fee<sup>4</sup>
- No Foreign Transaction Fees<sup>4</sup>
- No travel blackout dates on more than 150 airlines

Flexible point redemption on travel, gift cards, or cash back in the form of a statement credit.

**888-327-2265 ext. 36982**  
**adavisa.com/36982**

**Earn 20,000 Bonus Points when you spend \$5,000 in eligible purchases within the first 90 days.<sup>5</sup>**

Rewards points are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Accounts must be open and in good standing to earn and redeem rewards and benefits. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. See your Cardmember Agreement for details. Points will expire five years from the end of the calendar quarter in which they were earned.

1. You will earn four (4) additional Points (for a total of 5 points) for every \$1 in eligible Net Purchases spent on prepaid car and hotel reservations in the Rewards Travel Center using your rewards credit card instead of Points. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.
2. Reward points are earned with your ADA Visa credit card. In order to qualify for additional points purchases, the purchases must be from designated ADA Member Advantage-endorsed providers, as determined by the provider.
3. Reward points are earned with your ADA Visa credit card. Refer to your Program Rules at [adavisa.com/faqs](http://adavisa.com/faqs) for additional information. Some restrictions apply.
4. The APR may vary and as of 11/11/24, the variable APR for Purchases and Balance Transfers is 14.49%-26.49% based on your creditworthiness. The variable APR for Cash Advances is 29.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$1 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: None. U.S. Bank ExtendPay® Fees: A monthly fee not to exceed 1.6% of the original principal amount in an U.S. Bank ExtendPay® Plan or U.S. Bank ExtendPay® Loan. This fixed fee is disclosed upon enrollment and charged each month that you owe the applicable ExtendPay balance. ExtendPay Fees are calculated based upon the original principal amount, Purchase APR, and other factors. We may change APRs, fees, and other Account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.
5. To earn 20,000-point bonus, eligible net purchase must be made within 90 days of account open date. Bonus will be credited to your account 6-8 weeks after the end of the promotion period.

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## Give your home or office a refreshed look with new appliances. Take advantage of special offers.

The GE Appliances Store is an exclusive shopping website where ADA Members and their team receive exceptional savings every day. Shop the entire family of brands including Profile™, Café™, GE®, Monogram®, Haier and Hotpoint® major appliances.

- Special savings with promotional and rebate offers
- Convenient in-home delivery, installation, and haul-away services\*
- Financing options\*\*



## Unite and ignite your practice with expertly designed branded apparel.

Give your practice a more unified and professional look with a branded apparel solution crafted by Lands' End. Your team will stay comfortable and focused with performance, functionality and style.

- ADA Members always receive **10% off apparel and logo application**
- **No minimum orders required**
- Dedicated support team
- 90-day return policy, even on embroidered apparel
- Quick turn-around

**800-990-5407**  
**ada.landsend.com**

**Save 10% on Lands' End labeled product and logo application.\***

**800-207-8665**  
**ada.org/GE**

**ADA Members and team receive Special Savings on select GE Appliances.**

Create an account at [ada.org/GE](http://ada.org/GE) and use authorization code: **MOADA20**

\*Delivery is not available in Alaska, Hawaii, and other select ZIP codes within the continental U.S. To verify delivery to your home, enter your deliver-to ZIP code on the login page of the GE Appliances Store.

\*\*Payment options through Affirm are subject to eligibility, may not be available in all states, and are provided by these lending partners: [affirm.com/lenders](http://affirm.com/lenders). CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Finance Lenders Law license

## Love Wearing Your Logo<sup>SM</sup>

Market your practice on the right logo'd products. Threadfellows is proud to offer a curated collection of gear ranging from jackets and water bottles to backpacks and fleece; all chosen to elevate your brand.

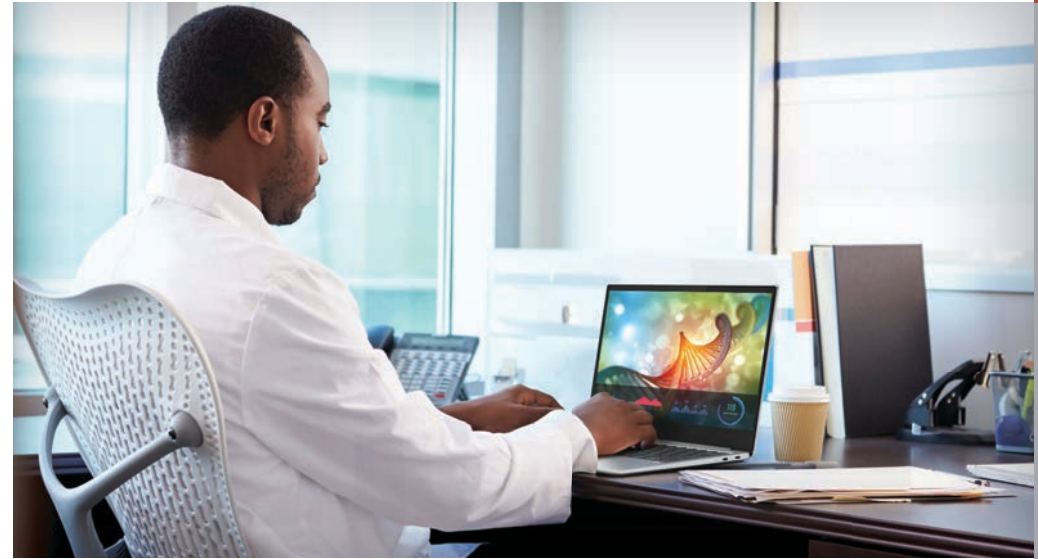
- Gear up your team, give referral gifts, or rep your practice around town
- Brands include **Patagonia, Cotopaxi, Nike, TravisMathew, Fjallraven, Gap, The North Face, Vineyard Vines, Under Armour, Adidas, Columbia** and more...
- Enhance your brand with ease from product selection to logo set-up

The Threadfellows experience is one of simplicity. Shop the site, pick your gear, upload your logo, and check out – they take care of the rest!



**844-313-7005**  
[threadfellows.com/ada](http://threadfellows.com/ada)

**ADA Members get 10% off,** free logo set up, free decoration and free ground shipping.



## Lenovo is a smart choice for work and home.

Explore Lenovo's rich portfolio of top-notch tech for all your computing needs; from front to back-office management, to award winning home devices for gaming, learning, and entertainment. ADA Members receive special discounts by shopping at [ada.org/lenovo](http://ada.org/lenovo).

- **Save up to 50% off** Lenovo.com pricing on laptops, tablets, desktops, workstations, servers, monitors, accessories, warranty services, software, and more.
- **Shop online. Pick up local!** Choose from a selection of Lenovo systems and accessories to buy online and pick up at a local Best Buy.
- **Earn. Shop. Save with My Lenovo Rewards program!** Sign up is free and easy. Members receive free expedited shipping and rewards for future purchases.
- **Take advantage of Lenovo Financing options and Trade-in programs.**

**800-426-7235**  
[ada.org/lenovo](http://ada.org/lenovo)

**Save up to 50% on the full range of Lenovo products.**



## Join other practices saving on credit card processing.

Switch to Best Card, the company that saves dental practices thousands of dollars every year, plus provides outstanding customer service.

- All-in-one standalone terminals
- Mobile solutions for payments on the go
- **Online systems with added features:**
  - automatic posting of payments into the most popular practice management software
  - recurring transactions
  - payments on your website
  - customer card vault to store cards-on-file
  - text-to-pay for quick and easy payments

Dental practices  
**SAVE**  
an average of  
**\$6,496**  
per year on  
processing fees.

**877-739-3952**  
[bestcardteam.com/ada](http://bestcardteam.com/ada)

ADA Members receive  
**\$100 discount** on processing equipment.  
Mention promo code: **MEMBER2025**

## How prepared are you for unexpected emergencies?

HealthFirst provides the emergency medical kits, automated maintenance, and drug replenishments dental offices need. Their automated program makes it easier to manage your kit compliance and ensure patient safety.

- Tracking and replenishment: **Medications are automatically tracked and replenished before they expire.** Let HealthFirst do the work for you!

Find the right solution for your office by contacting HealthFirst today!



**888-963-6787**  
[healthfirst.com/ada](http://healthfirst.com/ada)

**SAVE 10%** on an  
Emergency Medical Kit  
with the code "ADAMEMBER" at checkout.



## Enjoy a variety of workouts to help you reach your fitness goals!

ClassPass is the world's largest fitness membership, with the world's best fitness classes, gym time and wellness providers including SoulCycle, CorePower Yoga, F45, Pure Barre, and more.

- New to ClassPass? **Get 2 weeks free** to book gym time and fitness classes like strength training, yoga, Pilates & more
- **ADA Members get +10% MORE credits** on all ClassPass memberships
- **Access 4,000+ audio and video workouts**
- **Exclusive member rates and in-app promotions** for newly-added studios and first-time visits can help you save

**800-621-8099**  
[ada.org/classpass](http://ada.org/classpass)

ADA Members receive **10% MORE credits** on all ClassPass memberships and access to audio and video workouts.

Use Company Code ADACP to sign up.

## Stay on top of HIPAA and OSHA requirements.

Take advantage of the specially-designed software, expert training and project planning from Compliance Group that helps dental practices remain HIPAA and OSHA compliant.

- **Fast, Simple, Affordable** – With their easy-to-use approach you'll reduce your office's workload, confusion, and expense
- **Training and Support** – Dedicated staff are available to answer questions and walk you through relevant training
- **HIPAA & OSHA Trust Badges** – When you activate your compliance program, you instantly earn badges that can be used on your marketing materials
- **OSHA Project Plan & Materials** – Get the materials you need to fulfill your OSHA requirements

Compliance Group provides you with employee HIPAA training, detailed written policies and procedures, business associate agreement templates, and everything else required for compliance.

**Get started with Compliance Group now!**



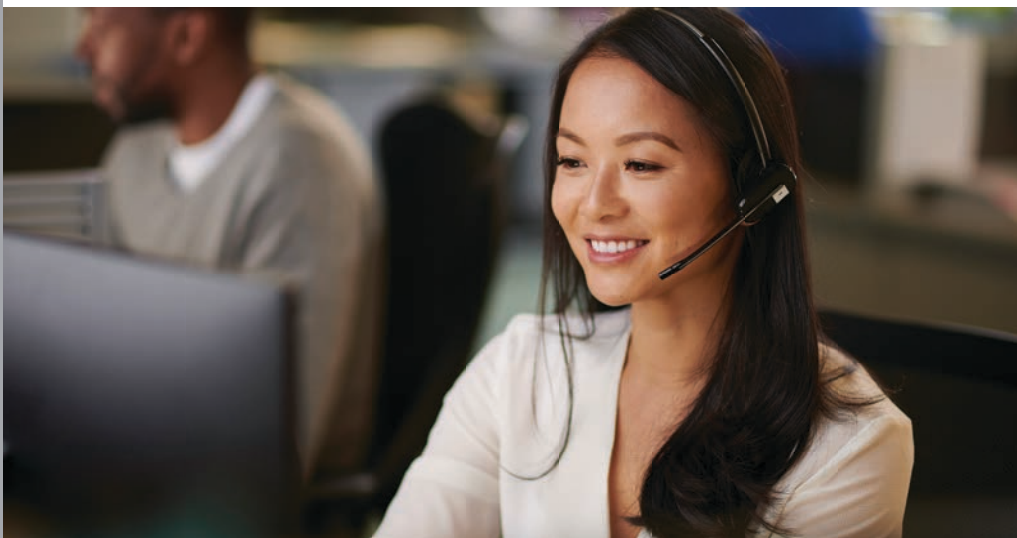
**855-854-4722 ext. 514**  
[compliance-group.com/ada](http://compliance-group.com/ada)

ADA Members will **SAVE 15% on their HIPAA and OSHA Compliance solution.**

## Avoid miscommunication with patients by speaking with them in the language they know best.

Deliver better care, build better relationships, and help avoid potential confusion. CyraCom interpretation and translation services is a flexible and easy to use solution.

- Pay only **81¢ per minute** for the spoken language minutes you use
- Easy online sign-up with **no startup costs or minimum fees**
- Connect in seconds to **qualified interpreters in hundreds of languages**
- Assists in maintaining compliance with the language service requirements of Section 1557 of the Affordable Care Act
- Access to qualified interpreters through phones, laptops, or an interpretation app
- ASL is available via video for \$1.50/minute



**844-737-0781**  
**cyracom.com/ada**

ADA Members **save nearly 70%\*** on interpretation and translation services.  
**No minimums and no set-up fees!**

\*Member price of 81¢ per minute as compared to the regular price of \$2.49 per minute



## Get into a new Mercedes-Benz and save with special incentives.

ADA Member savings start at **\$500\*** toward the purchase or lease of a new 2025 Mercedes-Benz vehicle. In 2024, ADA Members saved on average **\$1,000+** through the Star Access Program. Choose from a variety of luxury models.

Visit [ada.org/Mercedes](https://ada.org/Mercedes) to sign up and receive a "control number" that you will need to bring to the dealership. Click on "Access Your Discount."

**866-628-7232**  
**ada.org/Mercedes**

**Receive a Star Access<sup>SM</sup> incentive starting at \$500\***

\*Fleet incentives available only for qualified customers on certain MY25 Mercedes-Benz models. Incentive must be used at time of purchase/lease. ADA Member must be the buyer/co-buyer or lessee/co-lessee. Star Access<sup>SM</sup> incentives cannot be used in conjunction with Diplomat, European Delivery, Special Demos, Certificate Programs, Mercedes-Benz Incentive Bonus Cash and other Fleet programs, or non-U.S. specification vehicles. Incentive amounts are subject to change on a monthly basis and should be confirmed with your dealer at the time of transaction. Amount of actual savings may vary depending on model selected. Offer expires December 31, 2025.

Please note that these incentives can be combined with most, but not all, retail programs offered at the time of the transaction.





## Protect what Matters.

ADA® Members Insurance Plans, underwritten by Protective®, provide a range of group insurance products designed to meet the needs of dentists and dental student members. From dental school throughout your career, the ADA group rated insurance plans can help protect you, your income and your practice, while safeguarding what's most important to you.

- Term Life, Level Term or Term Plus® Universal Life
- Disability Income Protection
- Office Overhead Expense Disability
- Hospital Indemnity
- Critical Illness
- Term Life and Disability coverage for ADA student members while completing their dental education – a benefit of ADA membership paid for by ADA Members Insurance Plans.

**866-508-0139**  
**ada.protective.com**

**ADA Member valued benefits!**

## Start with Laurel Road for competitive rates when buying a new home.

Secure online home loans with clear options, transparent fees, and human support when you need it.

- Explore special financing options available with a **Physician Mortgage**† including low down payment options.<sup>1</sup>
- Explore **no PMI options**† with a Mortgage Loan Officer
- **Save up to \$650 off closing costs**<sup>2</sup>
- **Flexible and low interest rates** – with fixed and variable options
- **Clear terms and fees are online**

**Check your rate online today!**



**877-801-4686**  
**laurelroad.com/ada**

**ADA Members can get a 0.25% rate discount on mortgage lending<sup>3</sup>**

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. All home lending products are subject to credit and collateral approval. Not all home lending products are available in all states. Hazard insurance and, if applicable, flood insurance are required on collateral property. Actual rates, fees, and terms are based on those offered as of the date of application and are subject to change without notice.

† In some states, a conventional loan option with Private Mortgage Insurance (PMI) may offer better priced loan terms than a Physician Mortgage for down payments less than 20%. Financing options presented upon checking rates offer lowest rate and payment options available based on information provided and may not be a Physician Mortgage. Contact Laurel Road to discuss all eligible options.

1. Only available to interns, residents, fellows, doctors, dentists, clinical professors, researchers, or managing physicians with a current license and a degree of Doctor of Medicine (MD), Doctor of Osteopathic Medicine (DO), Doctor of Podiatric Medicine (DPM), Doctor of Dental Surgery (DDS), or Doctor of Dental Medicine (DMD). Doctors and dentists that are not actively practicing are ineligible. Additional conditions and restrictions apply.

2. Laurel Road offers up to \$650 in lender's credit towards your mortgage closing costs with participation in the Rewards Program during the application process. Credits cannot exceed borrowers' actual costs to close. For more information on how to obtain the \$650 credit, refer to the Rewards Program information here <https://www.laurelroad.com/healthcare-banking/mortgage/#disclaimer>

3. The 0.25% mortgage interest rate discount (the "Discount") is available to borrowers that are an active ADA Member no less than five (5) days prior to at time of closing. The Discount cannot be combined with any other interest rate incentives, applies only to new Loan applications and becomes effective at closing. For fixed-rate Loans, the Discount is a permanent interest rate reduction reflected in the Promissory Note. For adjustable-rate Loans, the Discount is reflected in the interest rate applicable to the initial fixed rate period and in the maximum amount the interest rate can increase over the term of the Loan. Other restrictions may apply.

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## Cruise in style – more affordably.

From long weekend getaways to bucket list destinations, Avid Traveling gains you access to all major cruise lines and sailing destinations around the globe. When you join Avid Traveling, experience thousands of cruise itineraries at wholesale prices. Plus, receive **\$1,000 Savings Credits\*** when you sign up for a free account!

- Free lifetime membership with no annual fees
- Contemporary, premium & all-inclusive cruise lines
- Access to over 30,000 itineraries across 44+ cruise lines

Sail confidently with the Best Value Guarantee. You will never find a better valued deal elsewhere. If you do, Avid Traveling will match it.



844-915-1693  
avidtraveling.com/ada

Sign up for your free account and receive **\$1,000 Savings Credits** to apply towards member-only pricing, up to 30% off all sailings.\*

\*\$1,000 Savings Credits represent a partial credit toward the best value on qualifying, future cruise purchases through Avid Traveling. Savings Credits have no cash value, are not transferable and may not be redeemed toward payment for any taxes, fees, or travel insurance. Other terms and conditions apply and are subject to change without prior notice. Arrivia, Inc., d.b.a. Avid Traveling, is a registered seller of travel. FL #ST-29452, WA UBI#602.443.155.001.0001, HI #IAR-5192 and CA #CST 2066521-50. Arrivia, Inc. is not a participant in the CA Travel Consumer Restitution Fund.



## ODP helps your office stay on budget.

ADA Members can take advantage of valuable savings at ODP Business Solutions, formerly known as Office Depot.

- Shop online to receive the best ADA Member discounts
- Save up to 75% off the Best Value List of preferred products
- Low costs on both printing and photocopying

Register and create an account at [ada.org/odp](http://ada.org/odp) to start shopping and receive your ADA Member discount!

815-757-7880  
ada.org/odp

ADA Members receive **FREE next business day delivery\*** plus up to 75% off the Best Value List of preferred products.

\*Free Delivery: Orders outside our local delivery area and most furniture, oversized, bulk items, cases of bottled water and other beverages and special-order items do not qualify. Non-qualifying orders incur a delivery charge (minimum charge of \$9.99). Many orders can be delivered next business day (between 8:30 AM and 5:00 PM) if placed online, via phone or via fax by 3:00 PM, local time (in most locations). Other restrictions apply. See [business.officedepot.com](http://business.officedepot.com), call 888.2.OFFICE or ask your Account Manager for details.



# THRIVE ON with ADA Member Perks

Dr. Britni Skoda Radsick  
Member since 2018

From networking and discounts to your personal well-being, take advantage of all these perks included with your ADA membership.

- Explore career path options, cutting-edge CE, networking and hands-on learning at SmileCon® in Washington, DC
- Learn about how the ADA is fighting for what matters to you and your patients by educating lawmakers and working on issues like dental workforce, dental insurance reform, student loan reform, and more
- Find resources designed for dentistry's challenges, including free access to Mayo Clinic's well-being assessment tool, ergonomics tools to help prevent future pain, and more

[ADA.org/MemberBenefits](https://ADA.org/MemberBenefits)

Renew your membership to take advantage of ADA member perks in 2025!

## CareCredit Cardholders in Your Community.

There are 12+ million CareCredit cardholders. Many may have originally applied at a veterinary, cosmetic surgery, or ophthalmology practice and are looking for a dentist who accepts CareCredit or are already on your schedule.

Two ways to tap into the power of the CareCredit cardholder network:

- 1 Optimize your FREE listing on CareCredit's online card Acceptance Locator, so you are visible to potential patients. The locator is searched an average of 2.1+ million times per month\*
- 2 The Cardholder Available Credit Report so you know who already has a CareCredit credit card and may have a way to pay.

Scan this QR code to view a short video on the Cardholder Available Credit Report:



## Not yet enrolled with CareCredit?

Call  
800-300-3046  
(option 5)

ADA Members receive a  
Reduced Enrollment Fee of \$30  
(\$165 savings).  
Offer ends 12/31/25.



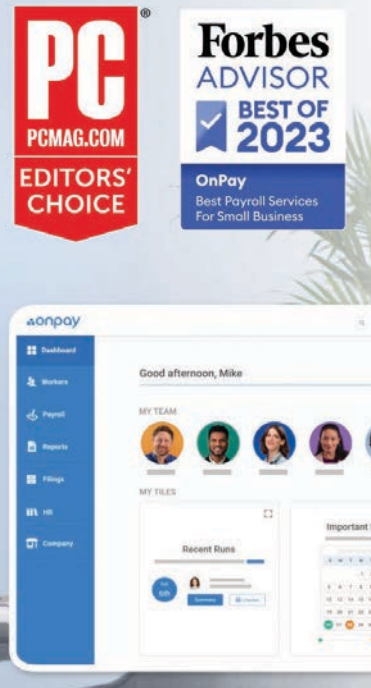
NEW  
ENDORSEMENT



## Choose a payroll service that's affordable and highly rated.

OnPay gets top rating from PCMag and Forbes because they give dental practices everything they need to handle payroll with confidence. Their intuitive software is built by experts and is backed by an accuracy guarantee.

- Mobile-friendly, full-service payroll
- Powerful accounting and time tracking integrations
- Employee self-service and onboarding
- Flexible permissions and reporting
- Award-winning support and free setup when you switch



470-748-4169  
onpay.com/ada

**Three months FREE Payroll!**  
Setup and data migration is free, too.



## Financing for your changing practice.

Doctor-founded and expert-driven, Panacea Financial helps dentists accelerate their practices through finance options designed exclusively for dentists with competitive pricing and experienced advice as you start, buy, or grow your practice.

- Competitive rates
- A digital, streamlined application process
- Fast credit decisions from dedicated industry experts
- Guidance from a team experienced in the unique needs of dental practices
- Around the clock customer service

855-577-6625  
panaceafinancial.com/ada

**Savings of 0.25%<sup>1</sup>** (average of \$1,750 annually) and **\$0 origination fees** on any dental practice loan (a \$3,570 value<sup>2</sup>).

1 0.25% rate discount for Panacea Financial Practice Loans: Terms and conditions apply. Offer good for practice financing customers only and subject to lender approval. To receive the offer, you must meet Panacea Financial underwriting criteria and be an ADA Member. Offer good for new customers only. Offer cannot be combined with any other offers, except any discount for making automatic payments. Offer subject to change.

2 Lifetime benefit calculation estimation based on a loan size of \$750,000 over a 10-year term with a 0.25% interest rate discount and zero origination fees. A borrower's actual savings could be higher or lower depending on the size and term of their practice loan.

Panacea Financial is a division of Primis Bank, Member FDIC.

## ADA Store Publications

Cutting-edge research, trusted advice and unparalleled experience always within your reach. Everything you need to fuel your practice and your career in the ADA Store.



**800-947-4746 | ADAstore.org**

Use promo code **MEM25** by 7/31/2025 to **Save 10% on all ADA Store products.**

## ADA Continuing Education

- **New Dentist Learning Networks** help you develop personally and professionally, and include 12 CE credits each.
- **Live Workshops and Live Webinars** with topics that range from CBCT imaging to MATE Act opioids training.

### Special CE Course—Get credits while exploring Portugal with AHI Travel!

September 21-29, 2025

Elevate your practice while falling in love with Portugal's Alentejo region. CE courses feature dental futurist Bryan Laskin, DDS. You and your fellow dentists will learn how cutting-edge technologies can improve workflows, maximize productivity and enhance patient diagnostics and treatment in 1.5-hour sessions throughout the week long trip.

**CE credits: 9**

**LEARN MORE:**



**312-440-2500 | ADA.org/ce**



EQUITABLE

## Control your destiny.

It's never too early to start planning for your retirement. And if you've already started, well done! It's always good to reevaluate and realign your options.

- The only retirement plan **endorsed by ADA for more than 56 years**
- **Easy to set up and maintain;** services include record-keeping, plan administration and investment management services
- Full range of qualified retirement savings plan options, including **Owners Only, and Safe Harbor 401(k) plans**
- Equitable Financial Advisors to provide **holistic financial and retirement planning service**

**Call for a complimentary plan review today!**



**800-523-1125**  
equitable.com/ada

**ADA Members Retirement Program**



ADA TRAVEL BENEFITS

## ADA Member Travel Benefits

### Hotels

**Chicago** – Enjoy member rates at downtown properties.

[ADA.org/travel](https://ada.org/travel)

### Rental Cars

Receive rental car discounts with Hertz, Dollar and Thrifty Car Rental.

**Hertz:**  
Use corporate discount code:  
42371

**Dollar:**  
Use corporate discount code:  
3068521

**Thrifty:**  
Use corporate discount code:  
3068520

**800-654-2210**  
hertz.com

**800-800-4000**  
dollar.com

**800-847-4389**  
thrifty.com



## Ditch the expensive pickup services! Explore cost-saving alternatives from HealthFirst.

Reduce overhead with affordable sharps and medical waste disposal.  
**Save up to 50%** or more when compared to traditional pick-up services.\*

- Only pay for the products you need, **no contracts required**
- Solutions available to dispose of old sharps containers
- Sharps disposal kits can be picked up by UPS and medical waste mailed via USPS
- Automatically track and download compliance certificates



**888-963-6787**  
[healthfirst.com/ada](http://healthfirst.com/ada)

ADA Members **SAVE 10%** on all Sharps, Medical Waste and Pharmaceutical mailback disposal kits.

## Count on the pros at UPS® for your business shipping needs.

ADA Members have access to flat discounts that include **savings of 42% on Ground Commercial/Residential and 65% on Domestic Next Day/Deferred.**

Open a new account, or switch your current account. If you are unsure about whether or not you are enrolled, call to make sure you are enjoying these savings.\*

- **Same reliable UPS® person is used for drop off and delivery**
- UPS® reaches more ZIP codes by 10:30 a.m. than FedEx
- Enjoy pickup, delivery and access to over 60,000 drop-off points



**800-MEMBERS (800-636-2377)**  
[savewithups.com/ada](http://savewithups.com/ada)

**42% OFF ground shipping.**

\*Figure based on a 2016 sample of dental practice recycling costs conducted by HealthFirst.

\*See [savewithups.com/ada](http://savewithups.com/ada) for specific services and discounts.



V O L V O

## Take control of your student loans.

Laurel Road is your go-to resource for student loan help. ADA Members can receive a free 30-minute consultation with a GradFin student loan specialist.<sup>1</sup> Laurel Road also offers student loan refinancing, which could help you save on your student loans – over 5,000 ADA Members have refinanced to date! When refinancing, ADA Members receive:

- **Special 0.30% rate discount** on student loan refinancing for ADA Members<sup>2</sup>
- **No application or origination fees**, and no payment penalties
- Flexible repayment options for residents during training
- **Premium Care Service** with extended hours
- Practicing dentists may receive special pricing beyond the 0.30% ADA Member discount

### Not sure which student loan repayment strategy is right for you?

Receive a free 30-minute student loan consultation with a counselor from GradFin! Visit [laurelroad.com/adaschedule](https://laurelroad.com/adaschedule)



**833-427-2265**  
[laurelroad.com/ada](https://laurelroad.com/ada)

**0.30% rate discount on student loan refinancing<sup>2</sup>**

IMPORTANT INFORMATION: Please note that if you refinance qualifying federal student loans with Laurel Road, you may no longer be eligible for certain federal benefits or programs and waive your right to future benefits or programs offered on those loans. Please carefully consider your options when refinancing federal student loans and consult Federal Student Aid for the most current information. All credit products are subject to credit approval.

1. GradFin and Laurel Road are brands of KeyBank N.A.

2. The 0.30% ADA Member interest rate discount is offered on new student loan refinance applications from active ADA Members. The ADA discount is applied to your monthly payment and will be reflected in your billing statement. The ADA Member discount is only available at loan origination and at no other time and will go into effect on the date the loan funds are disbursed. This offer cannot be combined with any other discounts from Laurel Road affiliated partners or employers.

Laurel Road is a brand of KeyBank N.A. All products are offered by KeyBank N.A. ©2025 KeyCorp® All Rights Reserved.



## Get behind the wheel of Volvo's luxurious SUV lineup.

Volvo is proud to offer ADA Members **\$1,000 off the purchase or lease of any vehicle, including Certified Pre-Owned vehicles.** Elevate every drive with the Volvo XC40, XC60, or XC90. Their range of luxury 5- and 7-seater SUVs are understated yet expressive with well-composed design that balances luxurious comfort and reliable utility.

ADA Members are eligible to receive two discounted cars per year and can also share up to three discounts with family, friends and dental team per year.

[View offer details at ada.org/volvo.](https://ada.org/volvo)

**800-550-5658**  
[ada.org/volvo](https://ada.org/volvo)

**ADA Member Exclusive – \$1,000 off any Volvo!**

1. Restrictions apply. For active members of the American Dental Association with an address in a U.S. state.

Available toward the purchase or lease of a new 2025 or 2026 Volvo; a Certified by Volvo vehicle purchase; or an Overseas Delivery purchase. Retired Service Loaners/Courtesy Vehicles and Retailer Demonstrators are also eligible for the Affinity program. While supplies last, subject to availability. Volvo Car USA reserves the right to exclude or modify model or trim eligibility at any time.

Must take new retail delivery within 90 days of PIN creation date. Only one (1) Volvo PIN allowed per vehicle. Limit two (2) Volvo PINs per participant per year.

Additional purchase eligibility is extended to the eligible individual's spouse and/or members of their immediate household. The buyer/lessee and the Volvo PIN participant's legal home address must match the sales or lease contract.

Co-buyers or co-lessees are permitted. The Authorized Volvo Car retailer determines final sale price, base MSRP does not include packages, options, destination charge, port installed accessories or dealer accessories (if applicable). Purchase Bonus, Lease Bonus, Loyalty Bonus, Conquest Bonus and/or Volvo Allowance when and if available are subject to change at any time and may vary from month to month and may differ based on geographic location. Not compatible with other A-Plan by Volvo or Public Affinity Offer PINs. Volvo Car USA reserves the right to discontinue this offer at any time without notice. Vehicles may be shown with optional equipment at an additional cost. European specification vehicles may be shown. See Volvo Car retailer for complete details and eligibility.

SUSTAINABLE VEHICLES





# ADA TV

Powered by PBHS



## Ready for an adventure? Explore the world!

Plan a worry-free trip with AHI's small group travel programs in 2025. AHI Travel provides ADA Members access to guided ocean, river, and land-based tours designed to immerse travelers in the history and culture of people and places across the globe.

- Most trips are 7-14 days
- **On-site tour directors lead small groups** (no more than 28 guests on most programs)
- 2025 destinations include **Southern Africa, Spain, Ireland, Patagonia, and many more!**

When you're ready to travel, a single point of contact at AHI will help you book airfare, plan pre or post-trip extensions, and be available to answer all questions.

**844-205-1171**  
[ada.ahitravel.com](http://ada.ahitravel.com)

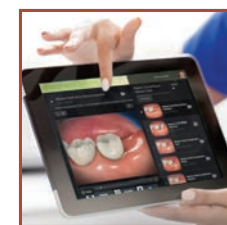
**Save up to \$750 per person**  
(\$1,500 for a couple) on a 2025 trip.

## ADA TV. Stream. Educate. Profit.

Educate, entertain, and promote your profitable services to patients in waiting rooms, operatories, and consult rooms with this powerful streaming network.

Stream engaging content like the new ADA Toothflix™ patient education series and turn your waiting room into a high-impact profit center.

- **Showcase** your highest value and preferred services
- **Educate** with vibrant video content, 3D animations and tutorials
- **Connect with patients** through Facebook page integration
- **Boost** case acceptance with Consult Mode on any device
- **Delight** your patients with news, sports, lifestyle content, personalized videos, and your own promotions



**Consult Mode helps to increase case acceptance**



**855-534-9087**  
[ada.org/TV](http://ada.org/TV)

**1 Month FREE** (\$79 Value) plus the updated ADA Toothflix™ patient education videos (an \$849 value), for a **total savings of \$928.**

ENTER TO WIN!

SPONSORED BY



Enjoy one-of-a-kind excursions throughout southeastern France.

Join us for this magical seven-night sojourn through the storied region of Provence, France. Unpack once and make Aix-en-Provence your home for the week as you embark on excursions throughout the Provençal countryside.

From an inside look at Paul Cézanne’s atelier to a tour of the iconic Papal Palace in Avignon and visits to picturesque Provençal villages, each day unveils a unique French experience, including truffle hunting and wine tastings!

This 8-day journey is filled with small group tours, lively discussions and authentic French meals throughout the region.

- DAY 1** | Depart for Marseille
- DAY 2** | Marseille | Aix-en-Provence
- DAY 3** | Aix-en-Provence | Cassis and its Calanques
- DAY 4** | Avignon
- DAY 5** | Arles | Les Baux | St. Remy
- DAY 6** | Marseille
- DAY 7** | The Luberon
- DAY 8** | Aix-en-Provence

Trip valued at approximately **\$12,000**

[ada.org/provence](http://ada.org/provence)

Enter online to win!



# The pleasures of PROVENCE!



SWEEPSTAKES

On or about April 15, 2025, ADA Member Advantage will select the name of one (1) potential winner in a random drawing of all entries received. You do not need to be present to win. NO PURCHASE NECESSARY TO ENTER OR WIN.

See full contest rules at [ada.org/provence](http://ada.org/provence).

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SWEEPSTAKES

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