A-DEC DISASTER RECOVERY ASSISTANCE FOR DENTISTS

Information for Doctors

This program provides help for doctors who have had their practices impacted by a natural or man-made disaster that results in substantial physical damage or destruction. As part of the dental community, A-dec is committed to supporting doctors after a serious loss by helping them restore their practices.

What type of assistance does A-dec offer?

A-dec offers a discount on all A-dec products to dentists who have had their practice destroyed or devastated by a disaster. Equipment purchased for disaster relief is prioritized for shipment as quickly as possible to get dentists back up and running without delay. A-dec Quick Ship products are usually available for shipment within 72 hours.

Who qualifies for disaster assistance?

Doctors who have been impacted by a disaster may purchase A-dec equipment with a Disaster Recovery Discount for up to a year after the event occurred. In support of the entire community affected, A-dec offers this assistance if you re-equip an existing or new practice within a 100-mile radius of your original office location. Should you relocate your practice beyond 100 miles, this program does not apply.

How do I get started?

To learn more about the program, contact your authorized A-dec representative, who will guide you through the details and process. A-dec also has prepared a Recovery Resource guide with helpful information about what to do, and where to get additional assistance, after a disaster.

AFTER THE DISASTER: A RECOVERY RESOURCE

A-dec understands that the impact of a natural disaster goes beyond the walls of your practice. This checklist is designed as a resource to help minimize the disruption, offering focused action steps to help you move forward and be proactive in restoring your practice.

- 1. **Contact your insurance company.** This is the first priority if your practice has suffered any material, building or equipment damages.
- 2. Document the damage. Take photos and notes of the damage, keeping your own independent record.
- 3. **Explore options.** Business loans are available to people who have suffered damage to business property or economic injury. These low-interest loans are available through the Small Business Administration (SBA) to repair or replace damaged property not covered by insurance, and to provide working capital.
- 4. **Update your patients.** Think about your patients (and staff), and try to anticipate their questions and concerns. If possible, send emails to your staff and patients checking in and letting them know your



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status and plans. Consider social media posts about your practice, and what patients can expect.

- 5. **Be reachable.** Use your cell phone number as your business number, if your office phone is out of service. Update your website with new contact information and/or location changes. If possible, contact your phone company to see if you are able to temporarily forward your office number to your cell phone number.
- 6. **Handle money matters.** Call your bank, credit card companies, and other lenders (for equipment or practice financing). Ask about your options for deferring payments, getting extended grace periods, and fee waivers.
- 7. **Talk to suppliers.** Let them know what you need to re-open your practice, and what you can manage financially until your insurance claims are settled and paid. Ask about available disaster recovery assistance programs.
- 8. **Think ahead.** Rebuilding your practice can be an opportunity to make changes you've wanted to make. Think about what you'd like to improve to help you stay focused on the positive.
- 9. **Use government resources.** Take advantage of all available federal, state, and local government resources to help your practice get back in business.
- 10. **Create a plan.** It is natural to feel overwhelmed by all that you have in front of you. A plan or checklist of what you need to do, and what you have in process, will help you move through your steps more easily. Save your notes on contacts, next steps and updates as you go. This will help you track and see the progress you make.

Documenting Disaster-Related Costs

For both tax and insurance purposes, it's wise to set up an internal expense account to record disaster-related costs:

- Rental charges for office space, equipment, supplies, generators, and fuel
- Additional communication costs (including offsite connections, VPN connections, etc.)
- Excess employee costs associated with the event, such as overtime hours and reimbursable travel and lodging
- Any other cost incurred to minimize revenue loss or keep the practice functioning

Helpful Federal Resources

U.S. Small Business Administration | sba.gov

Disaster Recovery Assistance: sba.gov/.../prepare-emergencies-disaster-assistance

Internal Revenue Service | irs.gov | Tax Relief in Disaster Situations: irs.gov/newsroom/tax-relief-in-disaster-situations

Federal Emergency Management Agency | fema.gov | 1-800-621-3362

Federal Disaster Assistance Website | <u>DisasterAssistance.gov</u>

Information on how to get help from the U.S. Government before, during, and after a disaster.

Centers for Disease Control and Prevention | <u>bt.cdc.gov/disasters/floods/cleanupwater.asp</u> *Information on cleaning up your office after a flood or hurricane.*