

Tax Deductions

It is recommended you keep a copy of this section for accounting purposes.

FOR FEDERAL INCOME TAXES: Dues payments and contributions ARE NOT deductible as charitable contributions for federal income tax purposes to the extent that payments are not made to 501(c)(3) organizations. Under U.S. tax law, only that portion of an association member's dues not attributable to lobbying activities is deductible as an ordinary and necessary business expense. **For 2020, 7.4% of ADA dues and 13% of MDA dues is allocable to lobbying activities and, therefore, nondeductible as a business expense.** Donations to the MDA Foundation and MDA Dental Well Being Foundation, both 501(c)(3) organizations, ARE tax deductible as charitable contributions.

Payment Options

Dues should be paid in full, or through an installment or auto renew plan, both of which should be established by January 1, 2020. Dues and any voluntary contributions may be paid in one, total sum via a check, credit card or ACH payment, or members may choose to spread out payments through an installment or auto renew plan. If dues have not been paid in full or a payment plan has not been established as of March 31, 2020 members will discontinue receiving tripartite membership benefits. If installment or auto renew plan payments are cancelled before dues are paid in full for the current year, membership will be cancelled and all benefits will cease. *There are no additional fees for any payment methods.*

- Annual membership dues can be paid by completing this dues statement OR online at **MODENTAL.org**.
- Click on **JOIN/RENEW** from the home page, login with your ADA number and password, and proceed as directed.

Check Payments: Make check payable to the MDA.

Credit Card Payments: MasterCard, VISA and Discover credit cards are accepted by the MDA. The MDA *does not accept* American Express. All debit card transactions will process as a credit card payment because a pin number is not available.

ACH or ICA Payments: An ACH (Automated Clearing House) or an ICA (Internet Check Acceptance) is an electronic check that transfers funds from your bank account direct to the MDA bank account.

Auto Renew Payment Plan: This plan allows your dues to be renewed automatically and paid with your credit card or an ACH payment each year. The auto renew plan will give the option of being a once-per-year payment or a 12-month payment plan that the MDA will process continuously from year to year until a member asks the auto renew/payment to stop. Members are allowed to update/change their credit card, recognizing it will expire at some point, or if they wish to change to a different card for future charges. However, to cancel any automated credit card charge, members will need to contact the MDA. If the 12-month plan is selected, any monthly past-due payments automatically will be processed in order to catch up the member to be on the current month.

Related to *voluntary contributions* (for which giving options are included with annual dues), the auto renew will continue to include the previous year's amounts given (e.g., if you give \$50 to MODentPAC in 2019, the auto renew option would continue to charge that same voluntary contribution in subsequent years). If a member wants to change a voluntary contribution for any subsequent membership year, they must contact the MDA to ask for the change in amount.

Installment Payment Plan: This plan allows you to make 2, 4 or 6 monthly payments with your credit card or an ACH payment (checks are not accepted). Your total payment (combined mandatory dues and voluntary contributions) will be divided by the number of payments selected. The number of payments will be adjusted automatically to process the final payment by October 31, 2020. The first payment of the installment plan will start when dues are submitted for payment.

For both auto renew and installment payment plans, the MDA will process payments on the 10th of each month. The first payment begins December 10, 2019.

For questions, email stacey@modentalmail.org or call 800-688-1907 or 573-634-3436, x109