



SMA

SOUTHERN MEDICAL ASSOCIATION

Member Benefits Catalog



Table of Contents

Continuing Medical Education

▪ <i>Southern Medical Journal</i> _____	4
▪ Online CME Library _____	4
▪ Live CME Conferences _____	4
▪ Live CME Webcasts _____	4
▪ SMArt Education - Customized Performance Improvement Programming _____	4
▪ SMA Annual Scientific Assembly _____	4

Insurance Products

▪ AirMed – Air Ambulance Service _____	5
▪ Group Accidental Death & Dismemberment Insurance _____	5
▪ Group Dental Insurance Plan _____	6
▪ Group Hospital Indemnity Plan _____	6
▪ Group Long-Term Disability Insurance _____	6
▪ Group Short-Term Disability Insurance _____	6
▪ Group Term Life Insurance _____	7
▪ Group Vision Service Plan _____	7
▪ Health Savings Account _____	7
▪ Individual Healthcare Coverage _____	7
▪ Individual Life Insurance (Term,Whole,Universal) _____	7
▪ Individual Long-Term Disability Insurance/Overhead Expense Insurance _____	7
▪ Medical Professional Liability Insurance _____	8
▪ Property & Casualty Insurance _____	8

Office Products

▪ Dell® Computer Discounts _____	8
▪ Payroll Management _____	8
▪ Reception Room Magazine Subscriptions _____	8
▪ TSYS: Secure Electronic Payments Solutions _____	8
▪ Website Hosting & Development _____	9
▪ Epocrates® Handheld Software _____	9
▪ Personal and Professional Travel _____	9

Personal & Professional Finance

▪ LendKey Student Loan Refinancing _____	9
▪ Servis1st Bank Visa Consumer or Business Credit Card _____	10

Retirement Products/Services

▪ Third Party Administrator (TPA) Services _____	11
▪ Retirement Plans _____	12
▪ Association Group Annuities _____	12



Our Vision

Physician-directed educational and leadership activities that include diverse teams of healthcare professionals interacting, collaborating, and learning for the purpose of improving the quality of patient care.

Join ... Learn ... Make an impact.

Make a difference... among your peers... for your patients. Become part of a long-standing tradition of great leaders who have shaped the future of science and medicine through the development of quality education.

STUDENT MEMBERSHIP

FREE
FOR MEDICAL STUDENTS

RESIDENT MEMBERSHIP

\$50/YEAR

SMA ALLIANCE

\$40/YEAR

HEALTHCARE MANAGEMENT

\$150/YEAR

ALLIED HEALTH PROFESSIONAL

\$150/YEAR

PHYSICIAN MD/DO

\$320/YEAR

Continuing Medical Education



Southern Medical Journal: <http://sma.org/smj>

Since 1908, the *Southern Medical Journal (SMJ)* has been the official journal of the Southern Medical Association. As a peer-reviewed journal, it has a multidisciplinary and interprofessional focus. Articles in the monthly publication include a broad range of topics relevant to physicians and other healthcare specialists of medicine; surgery, pediatrics, women's health; mental health; emergency and disaster medicine; public health and environmental medicine; bioethics and medical education; and quality health care, patient safety and best practices. Your *SMJ* access includes a monthly email of the *SMJ* electronic table of contents (eTOC) and online archives back to 1908.

Online CME Library: <http://sma.org/courses>

SMA's digital library of accredited, on-demand educational activities for physicians, nurses and other healthcare providers delivers self-directed study in many therapeutic areas 24/7. Programs are added regularly. The library is your online resource to access free interactive continuing medical education/continuing education (CME/CE) programs and *SMJ* CME articles.

Live CME Conferences: <http://sma.org/events>

SMA offers live, accredited, CME conferences and meetings throughout the year with most being held at exciting, family-friendly locations. For a complete listing, visit the website.

Live CME Webcasts: <http://sma.org/webcasts>

Many of SMA's live CME conferences are broadcast via webcast. If you can't be on location for a conference, the conference can come to you! Live CME webcasts allow you to earn CME credit while minimizing time away from the office and your patients. It also allows more of your staff to learn and earn CME without expensive travel costs.

SMArt Education - Customized Performance Improvement Programming:
<http://sma.org/smartsme>

The SMA staff has more than 30 years of experience creating accredited CME activities. Let them help create customized CME programming for you and your staff. SMA can create a single course or a multi-day conference. Activities can be for on-site training with online access to information or for online-only access; the choice is yours. This type of activity personalizes CME learning.

SMA Annual Scientific Assembly: <http://sma.org/assembly>

Each year since 1906 (with the exception of 1918 due to the influenza epidemic) the SMA membership has gathered together for an Annual Assembly. This conference has always been to promote the collegiality of medical professionals and foster the art and science of medicine. During the annual conference, SMA members are given the opportunity to discuss and vote on Association business and issues. SMA is, and always will be, an organization for the members. This meeting is where you will meet your fellow members, make lifelong connections with other like-minded physicians, and get involved in the governance of the Association.

Insurance Products



AirMed – Air Ambulance Service: <http://sma.org/airmed>

SMA has partnered with AirMed to offer excellent worldwide air medical transport services to SMA members and their families. Individual coverage for SMA physician members is included in their yearly dues – and a discounted price of \$195 is offered to members for full family coverage. AirMed International is one of the leading air medical transport companies in the world, with more than 18,000 total missions and counting. AirMed offers unparalleled medical care and bedside-to-bedside transportation on a worldwide basis and boasts some of the most experienced air medical crews in the industry. Chosen as a preferred operator for many of the top hospitals around the globe, as well as a contracted carrier for the U.S. Department of Defense, AirMed operates its own fleet of fully customized and permanently configured jets. With state-of-the-art medical jets and the most experienced and respected medical teams in the sky, AirMed is able to deliver on its mission of an uncompromised standard of care. AirMed owns and operates all aircraft, as well as employing its own dispatch, flight, and medical teams. This vertical integration ensures a seamless service and world-class care 24/7/365. AirMed provides worldwide services from multiple bases strategically located across the globe. With accreditation from both CAMTS and EURAMI, AirMed is able to deliver a seamless transport experience to customers regardless of location.

Group Accidental Death & Dismemberment Insurance: <http://sma.org/add>

Partnering with The Standard Insurance Company, SMA is able to offer a Group Accidental Death and Dismemberment (AD&D) policy to physician members, their spouses, their office staff, and their spouses. Physicians may elect group AD&D coverage for themselves in units of \$50,000, to a maximum of \$1,000,000, and in units of \$250,000 from \$1,000,000 to \$2,000,000. Coverage for physician spouses is available in units of \$25,000 to a maximum of \$500,000, but not to exceed 50% of the physicians' group AD&D coverage. The amount of the AD&D insurance benefit for loss of life is equal to the amount of AD&D coverage elected. The loss must occur due to an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard Insurance. AD&D Insurance coverage is also available to employees of physicians. Eligible employees may apply for AD&D Insurance in multiples of \$10,000 up to \$500,000. They may also apply for dependents AD&D Insurance for a spouse in increments of \$5,000 up to \$250,000 (but not to exceed 50% of the amount of the employee's AD&D Insurance).

This AD&D coverage offers these benefits as well:

- **Seat Belt Benefit:**
The amount of the Seat Belt Benefit is the lesser of (1) \$10,000; or (2) the amount of AD&D insurance Benefit payable for loss of life.
- **Air Bag Benefit:**
The lesser of (1) \$5,000; or (2) the amount of AD&D Insurance Benefit payable for loss of your life.
- **Career Adjustment Benefit:**
The tuition expenses for training incurred by your spouse within 36 months after the date of your death, exclusive of room and board, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.



▪ **Child Care Benefit:**

The total child care expense incurred by your spouse within 36 months after the date of your death for all children under age 13, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

▪ **Higher Education Benefit:**

The tuition expenses incurred per child within 4 years after the date of your death at an accredited institution of higher education, exclusive of room and board, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Group Dental Insurance Plan: <http://sma.org/dental>

MetLife is the Preferred Dentist Program offered to SMA members. This plan is designed to save members money on their dental services. There is a network of thousands of participating general dentists and specialists nationwide from which members can choose. The plan helps our SMA members enjoy lower out-of-pocket costs for in-network services, the freedom to use any dentist and less paperwork. Coverage is available to the member (including his/her immediate family members) and the office staff (and their immediate family members).

Group Hospital Indemnity Plan: <http://sma.org/hospital-indemnity>

SMA works with Symetra Financial – the medical stop loss pioneer – to offer an HIN Policy with Guaranteed Issue coverage at a discounted rate to our members and their staff that:

- Pays covered expenses for inpatient hospital services;
- Pays covered expenses for surgeries performed by a doctor and incurred in connection with an illness or injury;
- Pays covered expenses that are the result of an illness or accident for services or supplies received in an emergency room; and,
- Participants can choose to receive the funds themselves, or have them paid directly to the service provider.

Options for coverage include: Insured only; Insured/Spouse; Insured/Child(ren); Full Family. Each coverage option also includes a choice of Benefit: \$100/Daily Benefit; \$200/Daily Benefit; \$300/Daily Benefit; \$500/Daily Benefit. Dependent children can be covered up to age 26.

Group Long-Term Disability Insurance: <http://sma.org/group-ltd>

Through The Standard Insurance Company, an "A" rated A.M. Best Company since 1928, SMA works to offer a competitive LTD product to SMA members and their staff. The plan offers physician members up to \$20,000 monthly benefit, with a choice of a 30-, 60-, 90-, or 180-day waiting period. The physician's staff is offered up to \$5,000 monthly benefit, with a choice of 90 or 180 day waiting period. With this plan, physician members can purchase a benefit amount up to 80% of pre-disability income – most individual plans only offer 60% to 65%. The physician's staff can purchase a benefit amount up to 60% of pre-disability income. New physician members can receive up to \$2,000 Guaranteed Issue coverage if enrolled during their first 31 days of membership.

Group Short-Term Disability Insurance: <http://sma.org/group-std>

SMA has worked alongside The Standard Insurance Company for over 15 years to offer Group Insurance coverage to SMA members and their staff. The Standard has maintained an "A" rating or higher from A.M. Best Company since 1928. The Short-Term Disability policy we offer allows both physician members and their staff to purchase up to 70% of pre-disability income. There are choices of benefit and waiting period options:

- Physician members can purchase up to \$2500 weekly benefit, with 15/75, 15/165, 30/60 or 30/150 waiting period/benefit options.
- Physician's Staff members can receive up to \$500 weekly benefit, with 15/75, 15/165, 30/60 or 30/150 waiting period/benefit options.

Group Term Life Insurance: <http://sma.org/group-term-life>

SMA and The Standard Insurance Company have had a relationship offering Group Insurance Coverage to SMA members and their staff for over 15 years. The Standard Insurance has maintained an "A" rating or higher from A.M. Best Company since 1928. The SMA Group Term Life coverage offers both convertibility and portability options. SMA physician members can enroll within 31 days of joining and purchase up to \$150,000 Guaranteed Issue coverage. Physicians may elect group life coverage in amounts of \$50,000 to a maximum of \$1,000,000 and in amounts of \$250,000 from \$1,000,000 to \$2,000,000. Coverage on the physician's spouse can be purchased in amounts of \$25,000 up to \$500,000 – the guaranteed issue amount for a spouse is \$25,000. A \$7500 child life policy is available for dependent children. Staff can enroll as early as day one of their hire date and purchase up to \$50,000 Guaranteed Issue coverage. Staff may elect group life coverage in amounts of \$10,000 to a maximum of \$500,000. Coverage on the staff's spouse can be purchased in amounts of \$25,000 up to \$500,000 – the guaranteed issue amount for a spouse is \$25,000. A \$7500 child life policy is available for dependent children.

Group Vision Service Plan: <http://sma.org/group-vision>

SMA and VSP have worked together for more than 13 years to offer the lowest out-of-pocket costs on a health and wellness plan designed for eye care with a purpose to reduce your costs for routine, preventive eye care and prescription eyewear. VSP is the only national not-for-profit vision care company. SMA's VSP plan offers SMA physician members and their staff the following coverage options: Insured only, Insured/Spouse, Insured/Child(ren), Family. Dependent children can be covered up to age 23 or age 30 if a full-time student in an accredited educational institution.

The SMA/VSP Plan includes WellVision Exams, prescription glasses, contact lenses and even laser vision correction. The Plan offers low copays and discount pricing for services through a network of VSP providers or any other provider of your choice. New members can enroll within 31 days of joining. Discount pricing for members & staff; one bill for an office of participants; no minimum number of participants required for participation.

Health Savings Account: <http://sma.org/hsa>

SMA offers a Health Savings Account (HSA). For complete information regarding if an HSA is right for you, visit the U.S. Treasury Dept website at www.ustreas.gov or the Internal Revenue Service website at www.irs.gov and review publication 553.

Individual Healthcare Coverage: <http://sma.org/individual-health>

Health Plan Services maintains a private insurance exchange website for SMA, offering healthcare coverage and other insurance options – not run by the federal or state government. SMA has worked diligently to find a knowledgeable, trustworthy partner in the on-line healthcare arena. Quotes are just a few clicks away when you visit the online quoting system at <http://SMA-Health-Exchange.com>.

Individual Life Insurance (Term, Whole, Universal): <http://sma.org/individual-life>

Through the open market SMA has access to many types of life insurance policies and carriers. These can be used to provide funding for income replacement, charitable contributions, and small business protection. Depending on the need a life insurance policy could be the perfect funding vehicle.

Individual Long-Term Disability Insurance/Overhead Expense Insurance:
<http://sma.org/individual-ltd>

Through the open market we have access to many types of individual disability policies and carriers. These can be used to provide for Disability Business Expense Protection; Key Person Disability Protection; Pension Protection Disability; Buy Out Disability Protection; Loan Disability Protection.

Medical Professional Liability Insurance: <http://sma.org/professional-liability>

Insurance coverage that protects health care providers against patients who sue them under the claim that they were harmed by the physician's negligent or intentionally harmful treatment decisions. This coverage can help prevent financial devastation in the event of a lawsuit.

The Southern Medical Association has partnered with the Norcal Insurance Company, a Professional Liability Underwriter, to offer SMA physician members potentially significant discounts on their medical malpractice premiums. In many cases, a physician member may save 30%, 40%, or even more depending on their state and specialty.

Property & Casualty Insurance: <http://sma.org/property-casualty>

SMA Services, Inc. has partnered with Southern Protective Group to offer SMA members property & casualty insurance options. They offer a full menu of property-casualty insurance brokerage and risk management services. The Southern Protective Group will tailor-design the best value package for your needs using their 5-step process: listen, review, create, implement and monitor.

Office Products

Dell® Computer Discounts: <http://sma.org/dell>

Through SMA's relationship with Dell® Computer, SMA members can save up to 30% on their next computer purchase at DELL.com by using the special membership discount code.

Payroll Management: <http://sma.org/netchex>

SMA has partnered with Netchex, a national payroll processing and payroll tax preparation company for small- and medium-sized businesses to help you improve your payroll process. They can prepare your payroll checks, administer your taxes, provide direct deposit and track employees' time and attendance.

Reception Room Magazine Subscriptions: <http://sma.org/magazines>

Do you provide magazines for your patients' entertainment while in your office? The SMA magazine subscription service provides you access to more than 200 of the leading magazine publications available at discounted rates – some up to 50%. Through SMA's magazine subscription service, you can order all of your publications from one source – once a year.

TSYS: Secure Electronic Payments Solutions <http://sma.org/tsys>

We have partnered with TSYS, the electronic payments expert to offer complete credit/debit card, eCheck/ACH, recurring payments, email invoicing/receipts and web-based solutions that save your practice time and money.

Website Hosting & Development: <https://sma.org/smart-website/>

SMA websites are built specifically with the physicians' needs in mind. You provide SMA with your practice information and SMA will take care of the rest. Don't waste time and money with expensive web development firms that don't really understand your needs. Leverage the power of SMA membership and SMA's superior designers and customer service representatives and get your new website started today.

Epocrates® Handheld Software: <https://sma.org/epocrates/>

SMA has partnered with Epocrates® to give members a 20% discount on popular Epocrates® Handheld Software. Members can find everything they need in one place with the Epocrates® Essentials premium all-in-one mobile guide to drugs, diseases and diagnostics.

Personal and Professional Travel: <http://sma.org/tours>

SMA Tours operates as a full service travel agency, utilizing travel consultants with years of experience in servicing domestic and international travel needs, in addition to offering a wealth of services provided by our in-house Certified Meeting Professionals, such as:

- Corporate Meeting Travel
- Cruise Package Travel
- Custom Designed Group or Individual Travel
- Destination Wedding and/or Honeymoon Travel
- Incentive Travel
- Vacation Package Travel

Personal & Professional Finance

LendKey Student Loan Refinancing: <http://sma.org/lendkey>

Medical professionals stand to save an average of more than \$35,000 by refinancing their student loans and LendKey lets you compare refinancing options from more than 300 not-for-profit lenders. SMA's partners at LendKey have put together an informative, step-by-step plan to help you save money and pay off your student loans. The student loans webinar recording is approximately 30 minutes and will teach you:

- Where to find the details on all your student loans;
- How to organize your student debt;



- About federal repayment plan options;
- The difference between consolidation and refinancing;
- How to refinance your student loans, and;
- How much you can save by refinancing.

Servis1st Bank Visa Consumer or Business Credit Card: <https://sma.org/servis1st/>

Save money and gain access to an excellent rewards program all while supporting the Association you love. Cardholders get access to additional features that allow them to manage their expenses including:

- Tracking purchases on itemized statements;
- Getting extra cards for additional users;
- Making purchases around the world;
- Cardholders can also access their accounts 24 hours a day to:
 - Oversee all activity at a glance;
 - Manage payment options and transactions;
 - Update profile information;
 - Set account alerts to track payments and balances; and,
 - Manage accounts, anytime, anywhere.

Consumer Card

- Platinum Benefits Card
 - No annual fee;
 - 0% APR on purchase and balance transfers for the first 7 billing cycles;
 - 13.50% APR based on Prime Rate;
- Cash Back Rewards Card
 - \$35 annual fee;
 - 1% Cashback on all qualifying purchases up to \$60,000 annually
 - 0% APR on purchases and balance transfers for the first 7 billing cycles, and;
 - 11.50% APR based on Prime Rate.

Business Card

- Platinum Benefits Card
 - No annual fee;
 - 15.50% APR based on Prime Rate;
 - Visa zero liability;
 - Manage business expenses 24/7 through Cardmanager.com;
- Cash Back Rewards Card
 - \$79 annual fee;
 - 1% Cash back on all qualifying purchases up to \$100,000 annually;
 - 13.50% APR based on Prime Rate; and
 - Manage business expenses 24/7 through Cardmanager.com.

Retirement Products/Services



Third Party Administrator (TPA) Services: <http://sma.org/tpa>

A Third Party Administrator (TPA) is an organization, such as SMA Services, Inc., that is hired by the 401(k) Plan Sponsor to run many day-to-day aspects of the retirement plans. SMA Services, Inc. is an independent third party administrative services firm, allowing them to work with a variety of investment professionals. SMA Services, Inc. is an appointed TPA partner with many of the Retirement Plan Investment providers. Services include:

- Plan Design and Consulting;
- Installation and Maintenance;
- Prototype Documents and Amendments;
- Summary Plan Description;
- Full Compliance Testing Services;
- 5500 Preparation;
- Summary Annual Report;
- Eligibility Calculations;
- Distribution and Loan Processing;
- Track Vesting;
- Allocation of Forfeitures and Profit Sharing Allocations;
- Employee Communications, and;
- Unlimited Calls to Our Service Representatives.



Retirement Plans

- **401(k):** <http://sma.org/401k>
A 401(k) plan is a qualified profit sharing or stock bonus plan that offers participants an election to receive company contributions in cash or to have these amounts contributed to the plan. [IRC §§401(k) (2), 402(a)(8)]
- **Cash Balance Plans:** <http://sma.org/cash-balance>
A cash balance plan is a hybrid of a traditional defined benefit pension plan and a 401(k) plan, enabling high net worth business owners and partners to maximize retirement benefits.
- **Money Purchase Pension Plans:** <http://sma.org/money-purchase-pension>
A money purchase pension plan is a defined contribution plan in which the company's contributions are mandatory and are usually based solely on each participant's compensation.
- **Profit Sharing Plans:** <http://sma.org/profit-sharing>
A profit sharing plan is a defined contribution plan to which the company agrees to make substantial and recurring, although generally discretionary contributions.
- **New Comparability Plans:** <http://sma.org/new-comparabilty>
A new comparability plan is generally a 401(k) profit sharing plan or a money purchase pension plan in which the contribution percentage formula for one category of participants is greater than the contribution percentage formula for other categories of participants.

Association Group Annuities

Group Retirement Accounts: <http://sma.org/group-retirement>
Qualified Retirement Accounts are held in a Guaranteed Investment Account. This account can be used as the sole investment vehicle for an Employer Retirement Plan or it can be used as an investment choice in the Employer Retirement Plan. There are no investment surrender charges associated with the Group Retirement.

Group IRA/SEP-IRA Accounts: <http://sma.org/group-ira>
Qualified Individual Retirement Accounts (IRA) and SEP-IRA's are held in a Guaranteed Investment Account. There are no investment surrender charges associated with the Group IRA.



Southern Medical Association
3500 Blue Lake Drive, Suite 360
Birmingham, AL 35243
Phone: 800-423-4992, local 205-945-1840
Fax: 205-945-1830
<http://sma.org>