



**SMA**  
SOUTHERN MEDICAL ASSOCIATION

# **MEMBER GUIDE**

## Healthcare Management

**We are the Family of Medicine**

3500 Blue Lake Drive, Suite 360 | Birmingham, AL 35243 | [www.sma.org](http://www.sma.org)



**We're more than a medical association. We're a family of medicine...  
And family look out for one another.**

- Since 1906, we've had one objective: helping medical professionals of every type provide the best possible care for patients. That help comes in many forms – continuing education, business services, professional networking, and research support – but we believe it takes more than that.
- We believe it takes an active, engaged community. Our members' contributions go far beyond financial support. They help keep us giving back, using our years of experience to educate and support the next generation of practitioners. We look out for each other; and we're looking out for you, too.
- Our extensive network is what allows us to provide a wide range of benefits, including:
  - Financial services and insurance products for all healthcare professionals, no matter how they serve the public. No matter what the size of your practice, we have something for you.
  - Access to a diverse network of healthcare professionals with differing backgrounds and perspectives.
  - Clinical Education that offers accredited hours that are quick, convenient, and specific to the needs of clinicians, managers, and support staff across multiple specialties and regions. We strive to focus on fact-based, non-partisan education, because we all want to do what's best for our patients.
  - Access to the print and digital editions of *The Southern Medical Journal*, a peer-reviewed publication bringing you the latest in medical news. Courses across a wide range of specialties, covering topics like patient wellness, team coordination, and the history of medicine.

# Member Level



## Healthcare Management

Must be Certified Medical Practice Executive (CMPE) through the ACMPE

**\$150** year



SCAN FOR MORE  
INFORMATION

**BECOME A MEMBER TODAY**



## Benefits for All Members

### ID Theft Assist

<https://sma.org/smas/identity-theft/>

Identity theft is the fastest growing white-collar crime in America. Medical records are now worth more to [hackers than your credit card](#). As hard as we all work to prevent it, you can never be 100% safe from identity theft; which is why it's so important to have a trustworthy solution to repair identity theft damage if it happens to you. From phone bills to legal help, reclaiming your financial identity and repairing your credit score can be expensive. It can also be time-consuming: the average victim spends 330 hours resolving and repairing identity theft.

That's where identity theft insurance comes in. With SMA's preferred partner, IDTheft Assist, you'll automatically receive 24/7 identity and credit monitoring and \$1 million in identity theft insurance. You'll also receive guaranteed expert guidance through the identity recovery process, so you can get back to your routine as quickly as possible. And we're proud to offer a special rate to our members that's [far more cost-effective than other similar services](#).

### Southern Medical Journal

<http://sma.org/smj>

As the official journal of the Birmingham, Alabama-based Southern Medical Association (SMA), the *Southern Medical Journal* (SMJ) has for more than 100 years provided the latest clinical information in areas that affect patients' daily lives. The SMJ has a multidisciplinary focus that covers a broad range of topics relevant to physicians and other healthcare specialists in all relevant aspects of the profession, including medicine and medical specialties, surgery and surgery specialties; child and maternal 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. Each month, articles span the spectrum of medical topics, providing timely, up-to-the-minute information for both primary care physicians and specialists. Contributors include leaders in the healthcare field from across the country and around the world. The SMJ enables physicians to provide the best possible care to patients in this age of rapidly changing modern medicine.

## Member Connect

<https://connect.sma.org/home>

SMA Connect is a cloud-based, private, members-only service that's free to everyone in our family of medicine. It's a place where members can go to rely on each other. There's an open forum for general discussion; forums for the Board of Directors and our various standing committees; and spaces designed expressly for the needs of medical students and residents. You can post text, links, and video; share documents; spread the word about community events; and chat privately with other SMA members.

## Annual Scientific Assembly

<http://sma.org/assembly>

SMA Members receive deeply discounted registration fees to our flagship meeting. 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 get involved in the governance of the Association by discussing and voting on various issues; meeting your fellow members, and making lifelong connections with other like-minded physicians and healthcare professionals. SMA is and always will be an organization for the members.

## Dell® Computer Discount

<https://sma.org/smas/dell-computer-discount/>

SMA Members receive a discount of up to 30% on products and services purchased through a special link to the Dell® website. Dues paying members simply log in to your SMA account and click the benefits tab on the dashboard menu to obtain the link.

## Group IRA

<https://sma.org/smas/ira/>

Want to generate tax-deferred, guaranteed savings at a great rate with liquidity? It's always important to save money; the trick is being able to earn interest on your savings, while having easy access to cash without having to pay steep penalties to get it when you need it. That's why SMA offers a unique group IRA program with a guaranteed, fixed rate of return. We use an (A+) rated company to back our fixed account — one with a record of dependability going back to 1887. It's a great way to shelter your hard-earned money from the volatility of the stock market while accruing interest. You can also transfer balances easily, without restrictions or surrender charges. Individuals can transfer balances from eligible qualified retirement plan accounts like IRA's, 401k's, Simple plans, and more; and deposit new contributions if they're starting an individual retirement account.

## Individual Life Insurance

<https://sma.org/smas/life-insurance-for-individuals/>

### Additional Premiums May Apply

Life insurance is something every responsible adult provides for their loved ones; but not all life insurance is the same. There are many different options: term, whole, universal, buy/sell agreements, and more. And individual life insurance policies are often far more comprehensive policy than group policies. Individual policies can offer higher face amounts, and cover more sophisticated scenarios.

Employer-provided group life insurance is a wonderful benefit; but when you're thinking about your family's long-

term security, individual policies are key. Our agents represent numerous “A” rated insurance carriers for all the above mentioned policies; and we offer special rates to SMA members looking to purchase individual life insurance coverage.

## Personal Lines Insurance

<https://sma.org/smas/personal-lines-insurance/>

### Additional Premiums May Apply

From auto insurance to home insurance, we’re in the business of helping people protect what they value – and what they’ve worked so hard to build. We offer multiple, customizable personal lines policies that will cover damage to your property and protect you from exposure to liability. Our insurance advisors will take the time to understand your unique needs; and help you identify, and eliminate, gaps in coverage that may leave you vulnerable to unnecessary risk.

SMA provides a single point of contact for all your insurance needs. You’ll not only receive access to a full range of A-rated carriers in multiple geographical areas; you’ll also receive special rates for SMA members. And when you group multiple policies through SMA, you can save upwards of 20% on total costs. You’ll also be guaranteed the same compassionate, empathetic approach that defines the SMA experience.

## Group Dental

<https://sma.org/smas/dental-insurance-for-groups/>

### Additional Premiums May Apply

Whether you’re looking to keep your teeth healthy or restore your beautiful smile, we’re here to help. With SMA, you can choose from a number of dental insurance plans to find one that best fits the needs of your organization. We offer plans that provide benefits for a variety of services including cleanings, basic maintenance, and major procedures; and with no networks, deductibles, or pre-certification requirements. Dependent children up to age 19 are also covered. Our policies cover \$50 for cleanings with an annual maximum of \$1000; and of course, we offer special rates for SMA members.

## Group Vision

<https://sma.org/smas/vision-insurance-for-groups/>

### Additional Premiums May Apply

Vision benefits help you to see everything life has to offer. They can help employees save their eyesight; and they can save employers money. They’re also a great way to attract and retain a high level of talent. With SMA vision plans, eye appointments are covered in full once every 12 months; frames are covered every 24 months, and new lenses every 12; with materials covered up to \$140 every 12 months. (Copays may apply.) Our team of experts can offer special rates for SMA members, as they help you to implement the right vision plan for your group.





## Healthcare Management Benefits

### MOST POPULAR BENEFITS

#### AirMed – Air Ambulance Service

<https://sma.org/smas/air-ambulatory-insurance/>

While we hope you'll never need one, a medical evacuation can cost up to \$200,000. But as part of our family of medicine, you'll never have to worry about that. Almost all SMA members receive free enrollment in AirMed®, which covers the full cost of flight, medical staff, and ground transportation in the event of a medical evacuation.\* Unlike travel or health insurance, there are no deductibles, no co-pays, and no claims to file. And for just an extra \$195 – 50% off the normal retail price – you can receive the SMA Family Upgrade Option to provide peace of mind for the people who mean the most to you. With state-of-the-art medical jets, AirMed® is equipped to pick you up from any hospital around the world and transport you to the hospital of your choice (as long as the hospitals are more than 150 miles apart). Along the way, you'll be treated by the most experienced and respected medical team in the sky.

\*AirMed® enrollment not available for Medical Students.

#### 401k/Third Party Administrator (TPA) Services

<https://sma.org/smas/tpa-401k/>

##### Additional Administration Fees May Apply

SMA Members receive deep discounts on Third Party Administrators (TPA) services associated with administration of your 401k. SMA Services Inc. is one of the largest TPA service providers in the southeast with competitive pricing and outstanding customer service, an ERISA attorney on staff retirement professionals that can help you make sure your retirement program is compliant and working for you.

#### Medical Malpractice Insurance

<https://sma.org/smas/medical-malpractice-insurance/>

##### Additional Premiums May Apply

Whether you're a solo practitioner or a member of a physician group, it's essential to mitigate risk and protect your assets. It's also a legal requirement: mandates by states, health systems, and insurer credentialing require physicians to carry minimum limits of professional liability insurance. Those minimums can vary from state to state and system to system, and can change all the time. SMA's experienced insurance partners can guide you through a comprehensive assessment to help you create an individualized, competitively priced plan.

## Individual Long-Term Disability Insurance

<https://sma.org/smas/disability-insurance-for-individual/>

### Additional Premiums May Apply

We can all fall victim to things outside our control. You've seen it with your patients: accidents happen. Illnesses happen. And when they do, everything you've worked so hard to build can suddenly seem as if it rests on shaky ground. That's why SMA offers comprehensive disability insurance. As an SMA member, you'll receive a 15% association member discount on your policy. (And if you're not yet a member, you'll receive a complimentary year of SMA membership when you enroll in our DI policy.)

Our policy also has a true own-occupation definition of disability. That means that if you're unable to continue in your current occupation due to injury or illness, you'll still be able to claim your full benefits regardless of whether you're able to earn income elsewhere – and you'll never incur a penalty for doing so. You'll also have the freedom to purchase additional benefits as time goes on, without having to go back through medical underwriting. With SMA, you can craft a policy that fits both your needs and your budget; and unlike group disability plans you get through an employer, it will stay with you wherever you go.

## Telemedicine Service

<https://sma.org/smas/telemedicine-service/>

Akos Connect is a revolutionary telemedicine platform that allows physicians to diagnose and treat patients from their smartphone, tablet or desktop. With flexible, 24/7/365 access, our cloud based, HIPAA-compliant platform allows remote access so physicians can virtually consult with patients anytime, anywhere. Expand your geographical footprint to patients in rural or underserved areas that you might otherwise be unable to treat. SMA Members receive 10% off monthly or annual subscriptions, as well as free staff accounts and unlimited sessions; and our turnkey implementation can have you virtually meeting with your patients in as little as 24 hours. Akos Connect makes it simple to join the telemedicine movement.

## ADDITIONAL BENEFITS

### Healthcare Marketing Services

<https://sma.org/membership/marketing-services/>

#### Additional Premiums May Apply

#### Local & Organic Search

Search Engine Optimization starts on your website and branches out from there. On Page SEO takes your content and organizes it in a way that makes Google and other search platforms recognize you as the expert in your field.

Next is Local SEO, referring to the immediate vicinity around your practice. Getting people from your community is your primary goal with your online presence. Helping them find you first is the key to growing your practice.

Organic Search is all about showing up when people search for your practice specialty. From General Physicians to specialty surgeons, there's always search terms you need to rank for that aren't always the obvious choice. An example of this is if a general physician showed up in search results for "how to cure a runny nose."

#### Paid Ads

Paid ads are sort of like billboards for the internet. Showing up at the top, bottom, and sides of your search results, paid



ads on platforms such as Google, Facebook, LinkedIn, and more, puts your practice at the forefront of search results.

There are dozens of places online where paid ads can help to increase revenue and reach potential patients. We offer management solutions for all ad platforms. Our experts will manage your ads and keep you updated of any significant changes in your placement in the search results.

### **Branding Campaigns**

Brand Building Campaigns are a great way to grow your online reputation quickly. Through brand building campaigns, your practice will be displayed in front of thousands of potential patients, making sure they know you are the expert and what services you offer. Great for those practices who are just getting started or wanting to refresh themselves for more exposure online.

### **Email Marketing**

Email Marketing is an old staple of the internet. Gathering your list of patient email addresses, we can send out updates for your practice, newsletters, and any number of promotions to your established email base.

We can offer multiple ways to distribute your email campaigns, from partner companies to setting up your own domain to send your emails from. We can even provide copywriting services for your emails. With our white glove experience there's no need to lift a finger; we'll do everything for you.

## **TransFirst-Secure Electronic Payments**

<https://sma.org/smas/tsys/>

Does the hassle of payment processing keep you from more pressing matters? We have partnered with TSYS®-Secure, 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.

Maximum Security Payment Bridge is a PCI-compliant solution that uses the industry's most powerful tools to fight potential fraud, ensuring your payments are secure and your patients' payment information is safe.

## **EBP Audit and Tax Services**

<https://sma.org/smas/ebp-audit-and-tax-services/>

### **Additional Premiums May Apply**

Are you getting the highest level of service from your employee benefit plan auditor? Is your professional services firm keeping you informed about regulatory changes and updates impacting your plan and fiduciary responsibilities? Are you getting valuable feedback for operational improvements or just an audit report?

A preferred provider of SMA Services, Inc., LaPorte CPAs & Business Advisors (LaPorte) is one of the largest independent accounting and business advisory firms in the region, with over 190 personnel in Louisiana and Texas.

LaPorte's Employee Benefit Plan (EBP) Services Group has the resources, specialized knowledge, and experience to handle services for plan sponsors across the United States, such as:

- Audits of employee benefit plans: (401(k), 403(b), defined benefit, health and welfare, employee stock ownership plan (ESOP)

- Preparation of Form 5500
- Assistance with correcting plan operational errors
- EBP checkups (for plans under 100 employees)

**Our qualifications include:**

- Over 80 employee benefit plans audited nationally
- Plan participants ranging from 100 to over 4,000 employees
- Plan assets ranging from less than \$1 million to over \$200 million
- Member of American Institute of Certified Public Accountants Employee Benefit Plan Audit Quality Center
- If you are considering switching CPA firms or are interested in engaging a firm for the first time, consider LaPorte.

## **Business Auto Insurance**

<https://sma.org/smas/business-auto-insurance/>

**Additional Premiums May Apply**

A vehicle collision is never good news, but when it’s one of your business’s cars or trucks, the consequences can be especially complicated. Business auto insurance, also called commercial auto insurance, takes all the elements of normal auto coverage and adds on extra protection. You’ll be able to get much higher liability coverage than an individual policy offers, to reflect the additional assets at risk. You’ll also be able to purchase collision insurance, so that no matter who’s at fault for a collision, the damage your vehicle incurs will be covered. You can also opt for employer non-owned liability coverage, which covers your staff when they use their vehicles on behalf of your business.

It’s a challenging market, which is why we’re proud to offer a full range of options to suit your particular needs — and at special rates exclusive to our members. Whether you have one vehicle or a whole fleet, we can help you implement custom coverage that will protect your business and your personal assets from the additional risk exposure that comes with using commercial vehicles.

## **Crime Insurance**

<https://sma.org/smas/crime-insurance/>

**Additional Premiums May Apply**

Commercial crime insurance isn’t so much about men in masks and a bag marked “LOOT,” but rather what’s better known as white-collar crime. Commercial crime insurance covers not just physical property being stolen, but also financial theft such as fraud, siphoning off funds and bogus invoicing. These types of events pose a serious risk to businesses. This is especially true because business practices continue to become more complicated, and technology advancements continue to increase the opportunities for sophisticated scams and frauds.

As with any type of insurance, you’ll need to check exactly what’s covered, but crime insurance can protect against losses that you might have little or no chance of recovering through the court system. One major benefit of business crime insurance is that insurers will often offer advice or support to help reduce the risks of suffering such crime in the first place. Or, if a crime of this nature occurs at your business, insurers may provide expert investigators who can increase the chances of finding the culprits (and reduce the risk of repeat offenses).

Commercial crime insurance shouldn’t be overlooked. We can help you get started by reviewing crime insurance options that would work best for your business.

## Cyber Liability Insurance

<https://sma.org/smas/cyber-liability-insurance/>

### Additional Premiums May Apply

Cyberattacks are on the rise, both in frequency and severity. You can do everything right, and still fall victim to cybercrime.

The average cost of a data breach is over \$200 per patient. Preliminary costs alone typically exceed \$100,000, and that's before resultant privacy breach claims; regulatory actions; costs to investigate; extortion; expenses involved with hacking; and other costs associated with recovering your data. That can end up costing you more than just a dollar amount. Slow or incomplete responses to data breaches can seriously diminish patient trust and harm your reputation.

Many practices lack the legal and technological resources to adequately respond to such a breach, which is why cyber liability insurance is such a necessity. A good cyber liability policy, like the kind SMA offers, will pay the costs associated with data breaches on your behalf. And for practices that don't have a chief IT officer, we can help set up extra protections like filters for malicious content; phishing blocking; and secure web trafficking. Let our experts help you understand and mitigate the risks, at no additional cost to you – and at a special rate exclusive to SMA members.

## Hired and Non-Owned Auto Insurance

<https://sma.org/smas/hired-and-non-owned-auto-insurance/>

### Additional Premiums May Apply

Hired and Non-Owned Auto Insurance is secondary coverage for your practice when considering employee vehicle use or rental and leasing of vehicles. This insurance protects the business in the case of any incidents involving a vehicle that has been hired by the company to be used for business-related purposes. It also provides coverage in the case your business uses other vehicles which are not property of the business, such as having delivery drivers use their own vehicles. If your company hires vehicles or allows employees to use their own vehicles for business purposes, you will want to consider insurance coverage like this.

## Key Person Insurance

<https://sma.org/smas/key-person-insurance/>

### Additional Premiums May Apply

You might describe the skills and knowledge of the senior staff as priceless, but if anything happened to them, the financial losses for your business could be very real. Where ordinary life insurance compensates a person's financial dependents for loss of income, key man life insurance is all about the costs a business faces when the person dies. It's best suited for staff who are so vital to the company's operations that it could struggle to survive without them.

The payout from a key man life insurance policy will ideally help the company stay afloat while the other members of your staff come to grips with running the business, or until your business hires a suitable replacement and brings them up to speed. In the worst-case scenario, the payout could instead be used to wind down operations in a controlled manner rather than face the chaos and damage of a forced liquidation. In addition to paying out when a key staff member has passed away, some key man policies will also pay out if the person is diagnosed with a terminal illness or suffers a critical illness that means they can no longer work.

Key man life insurance is a great way to protect your business. If you think this might be a good fit for your business, let us know. We can walk you through your options.

## Practice Umbrella Insurance

<https://sma.org/smas/practice-umbrella-insurance/>

### Additional Premiums May Apply

Most business insurance policies – whether they cover commercial liability or commercial property – have a payout limit. After that limit, your business becomes responsible for any further expenses; and those unexpected costs could threaten the very survival of your business.

Practice umbrella insurance goes one step further for you, providing an added layer of protection for costs incurred by accidents or injuries beyond your control. It's a form of commercial umbrella insurance that kicks in if the very worst happens with your other business insurance policies. For example, if you have a liability insurance policy of \$500,000 for your business, but must pay damages of \$700,000, an umbrella policy will pick up the remaining \$200,000 that your liability policy doesn't cover.

With higher limits and proportional rating, umbrella coverage is very affordable; and because there's a relatively low chance it will need to pay out, it's often considerably less expensive than you might expect. It's even less expensive for SMA members, who receive a special rate when they enroll in one of our policies.

SMA's umbrella coverage can provide extra coverage of \$5M - \$10M or more above your base policy limits. That can mitigate any shock loss you might sustain; and that can make all the difference in the survival of your practice.

## Equipment / Inland Marine

<https://sma.org/smas/equipment-inland-marine/>

### Additional Premiums May Apply

Don't be fooled by the name. Inland marine insurance has nothing to do with lakes and rivers. Instead, it covers the risks relating to property, property and equipment that's either in transit (including by road or rail) or being stored by a third party. Inland marine insurance is very important, as many commercial property insurance policies will only cover items or equipment that are on your business' physical premises.

Inland marine insurance is best associated with companies shipping high-value goods to customers or retail outlets, but it has other uses such as covering expensive display equipment and demo models that you take to trade fairs. Some policies even cover somebody else's equipment stored on your business' premises, which is something that could be vital for businesses such as repair shops.

Inland marine insurance tends to be customized to your specific needs. We can help to provide expert advice regarding if and how your business might need it.

## Fiduciary Liability

<https://sma.org/smas/fiduciary-liability/>

### Additional Premiums May Apply

Fiduciary liability insurance covers a very specific risk—and a potentially financially devastating one. The risk is breaching fiduciary duties, and it comes from the Employee Retirement Security Act of 1974 (ERISA), which governs many employee benefit schemes. Officers of a company who oversee such schemes have fiduciary duties. This means that they are ethically and legally bound to act in the best interests of the employees, and can be sued if they breach this duty (even unintentionally). A breach of this duty could be as simple as making investment decisions for the plan that don't

work out well.

ERISA means a fiduciary could be held financially responsible for making good any losses from their alleged mistakes or failings, and when you're talking about a workforce's retirement benefits, that can make for eye-watering figures. Many general liability insurance policies don't cover claims relating to ERISA, so a specialist fiduciary liability policy is the best way to mitigate this risk. Policies usually cover the costs of defending claims and paying out any liability. Additionally, fiduciary liability insurance often includes access to expert lawyers who specialize in ERISA cases.

Our experts can help you obtain a fiduciary liability insurance policy that's for your business. So, reach out today!

## Management Liability Insurance

<https://sma.org/smas/management-liability-insurance/>

### Additional Premiums May Apply

Management liability protects your facility and its employees against circumstances not covered under a traditional commercial general liability policy. It's really a package of policies – directors and officers (D&O), employment practices liability (EPLI), and fiduciary liability insurance – designed to protect a corporation and its directors and officers.

D&O insurance covers directors, officers, and the business entity itself from claims arising from actual or alleged managerial decisions that have an adverse effect financially, or result in regulatory matters. Whether the claimants are employees, shareholders, community members, competitors, or regulatory bodies, D&O insurance will have your back.

EPLI policies cover actual or alleged wrongful employment acts claimed by employees and prospective employees; and by third parties, including vendors and customers and patients. Covered claims include wrongful termination, discrimination, harassment, retaliation, failure to hire, and failure to promote.

Finally, fiduciary liability insurance covers fiduciary liability (as imposed by the Employee Retirement Income Security Act, or ERISA) and employee benefits liability.

Management liability insurance can protect you individually, and your assets, from claims against your business. We offer special rates to SMA members; and it comes with risk management services including complimentary loss prevention and training resources.

## Employment Practices Liability (EPLI)

<https://sma.org/smas/employment-practices-liability-epli/>

### Additional Premiums May Apply

It's easy to feel as if employing people is a legal minefield. This is mainly because there is so much potential for lawsuits over wrongful termination, harassment, discrimination and workplace conditions. Employment practice liability insurance (or EPLI) covers the risk of having to payout such claims. EPLI policies often cover the business itself, as well as individuals like company directors. Employment practice and liability insurance policies are usually written to cover cases that come out of unintentional actions (or failures to act) rather than deliberate acts of discrimination or other wrongful practice.

One question to ask an insurer is whether the costs of defending a claim in court count towards the payout limit for any damages. Also, look out for mention of a "claims made" basis—that's insurance jargon that means you are only covered if

the policy is active both when the alleged incident took place and when the employee makes the claim. Our EPLI experts can walk you through the various policies available to help determine if this type of insurance is a good fit for your business.

## Workers' Compensation

<https://sma.org/smas/workers-compensation-insurance/>

### Additional Premiums May Apply

Workers' compensation insurance (commonly known as "workers' comp") covers payouts to employees injured on the job or in auto accidents while on business. It also covers work-related illnesses. Though the precise rules may vary from state to state, businesses are legally required to hold workers' comp coverage.

But workers' comp is more than a requirement. It's also an investment in your employees' overall security. A good workers' comp policy lets your staff know they have an employer who's looking out for them.

Workers' comp policies would ideally cover medical bills, care costs, and a portion of lost wages; and in an unthinkable worst-case scenario, they would also cover funeral costs and death benefits. Many policies go beyond the legal minimums, and will also pay your legal costs if an employee sues over a workplace injury. Workers' comp policies are available as standalone policies, though you can also purchase them as add-ons to other policies like a business owners policy (BOP), general liability insurance, or professional liability insurance.

Not only do we offer special rates for SMA members, but we'll do our best to make sure you never have to use your workers' comp insurance. We'll work with you to find solutions that create a safer and more productive workplace. We have policies available in most states, as well as for multi-location operations. And we offer you freedom of choice: you can enjoy the ease of an annual payment, or the practicality of pay-as-go.

## Group Long Term Disability

<https://sma.org/smas/long-term-disability-insurance/>

### Additional Premiums May Apply

As with life insurance, long-term disability (LTD) insurance is a smart way to make sure you and your dependents are protected if the worst happens. And as with life insurance, it's important to understand the kind of coverage that works best for you. Payout options, waiting periods, benefit periods, and reduction by deductible income can all vary from plan to plan.

## Group Short Term Disability

<https://sma.org/smas/short-term-disability-insurance/>

### Additional Premiums May Apply

Short-term disability policies provide some compensation or income replacement for non-job-related injuries or illnesses that render you unable to work for a limited time period. 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.)

## Business Owners Policy

<https://sma.org/smas/business-owners-policy/>

### Additional Premiums May Apply

A business owners policy (BOP) is a comprehensive policy providing liability, property, business interruption, equipment, vehicle, and other ancillary coverages needed for medical practices, offices, clinics, and facilities. It's really a combination policy that brings together two main types of coverage. The first is property insurance, which covers risks associated with your business's premises, equipment, and vehicles, and which includes any associated loss of business. The second is liability insurance, which covers injuries to people you deal with as well as any damage to their property.

Though it does not cover risks related to professional services – in other words, damages that result from giving a client inaccurate advice – a BOP does cover a multitude of risks in one consolidated policy. That means less stress and more peace of mind. It's also more cost-effective than buying separate policies for every type of risk. Coverage is available for most classes and locations; and you can choose a custom plan to cover your specific needs and budget.

Whatever kind of coverage you choose, we're pleased to offer special rates for SMA members.

