



SMA
SOUTHERN MEDICAL ASSOCIATION

MEMBER GUIDE

Resident Physicians

We are the Family of Medicine

3500 Blue Lake Drive, Suite 360 | Birmingham, AL 35243 | 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



Resident Physician

Must have satisfactorily completed Medical School and are in Residency or Fellowship Training.

Must be in an ACGME accredited training program or Osteopathic accredited training program.

\$100 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.





Resident Physician Benefits

MOST POPULAR BENEFITS

Physicians-In-Training Competitions

<https://sma.org/pit-abstract-competitions/>

SMA was founded on education. It's the core of what we do. Part of this tradition involves an opportunity for medical students, residents, and fellows to present abstracts in either an oral or poster format. Competitions are held during two (2) meetings each year and cash prizes are awarded for best presentations. The Physicians-in-Training Leadership conference takes place each Spring, and a competition is also held each Fall in conjunction with SMA's Annual Scientific Assembly. In addition to cash prizes for top presenters, abstracts presented at each of these events are published in the *Southern Medical Journal*.

LendKey Student Loan Refinancing

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

Refinancing your student loans can help lower your monthly payments – which can relieve a lot of financial stress. That's why SMA has partnered with LendKey to provide a special rate for SMA members. Even the application process can save you money: there are no application fees, and SMA members receive a \$500 signup bonus. LendKey lets you compare competitive refinancing options from more than 300 not-for-profit lenders, with multiple terms and rates.

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.

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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.

Online CME

<https://sma.org/cme-courses/>

SMA is proud to offer a vast digital library of accredited, on-demand educational activities for physicians, nurses, and other healthcare providers. Enjoy self-directed, interactive CME/CE courses in the therapeutic specialties of your choice; and since the entire library is available 24/7/365, you can enjoy them at your convenience.

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

ADDITIONAL BENEFITS

Mentoring Program

<https://sma.org/physicians-in-training/smas-mentoring-program/>

The SMA Physicians-in-Training (PIT) Mentorship Program aims to foster development and growth of both established-physician mentors and physician-in-training mentees through promoting genuine long-term relationships between individuals with differing levels of experience in the medical field. The SMA is the perfect environment for such a program, given that its membership is not limited by specialty or by level of training.

Epocrates® Subscription

<https://sma.org/smas/epocrates-subscription/>

SMA Members get a 20% Discount on Epocrates Plus License for 6 Months. The #1 Medical Reference App Among U.S. Physicians. With Epocrates, you have the most current safety, diagnostic and treatment information on hand to support your clinical decisions. Easily accessible, Epocrates allows you to save time, as much as 20 minutes or more a day, and set your focus on what matters most, your patient.

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.

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.)

Group Term Life Insurance

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

Additional Premiums May Apply

SMA offers plans at special member rates; plans with combined participation and guaranteed issue options. Through its partnership with The Standard, we can provide group rates for individual policies to physicians, their spouses, their employees, nurse practitioners, physician assistants, and resident physicians. As long as the physician member has an in-force policy, policies for a spouse/partner, or employees may also be taken. And if enrolled in the first 60 days of joining, guaranteed issue without evidence of insurability applies to the following:

- New physician members are eligible for up to \$150,000 in coverage
- New nurse practitioners and physician assistant members are eligible for up to \$50,000 in coverage
- New resident physician members are eligible for up to \$50,000 in coverage which they will receive at no extra costs as part of their membership



Mission: Improving the quality of patient care through multidisciplinary, interprofessional education.