



Physicians  
Medical Students Residents/Fellows  
Allied Health Professionals  
Healthcare Management

SMA BENEFITS OF ASSOCIATION



comprehensive  
MEMBER BENEFIT CATALOG

2024



Southern Medical Association is pleased to provide its members access to the following benefits and services, some of which are included in certain levels of membership. To learn more and find out if your specific membership includes the benefit you are interested in, visit [sma.org/membership](https://sma.org/membership), email to [membership@sma.org](mailto:membership@sma.org) or call (800) 423-4992.

## **Southern Medical Journal**

<https://sma.org/smj>

As the official journal of the Birmingham, Alabama-based [Southern Medical Association](https://sma.org) (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.

## **SMA Annual Scientific Assembly**

<https://sma.org/annual-scientific-assembly>

SMA Members receive a discount on registration fees to our flagship meeting. Since 1906, members have gathered together in different cities around the territory to teach, learn, network, and have fun. Members and attendees can connect with colleagues and peers, students and residents; learn about new treatments, pharmacological innovations, new devices, procedures, guidelines and leadership techniques from top national speakers and exhibit sponsors. Support medical students and residents during the abstract competition, SMArt Bowl, and a medical trivia competition. Intermingled are various opportunities for you to reconnect with old friends, make new friends, and enjoy the overall collegiality of the event.

## **Online CME**

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

Members receive online access to our full library of accredited on-demand educational activities for physicians, nurses and other healthcare providers delivering self-directed study in many therapeutic areas 24/7. These CME activities are derived from our live meeting and webinars, as well as podcasts and SMJ articles, allowing participants to earn credit at their convenience.

## **AirMed – Medical Evacuation Service**

A medical evacuation can cost up to \$200,000. As an SMA Member, you receive complimentary AirMed® membership. The full cost of flight, medical staff, and ground transportation is included with your membership. Unlike travel and health insurance, there are no deductibles, no co-pays, or claims to file. 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. Along the way, you'll be treated by the most experienced and respected medical team in the sky. For more information contact [membership@sma.org](mailto:membership@sma.org) or call (800) 423-4992.

Additional add on discounted packages include:

- Spouse Upgrade Option for \$150
- Family Upgrade Option for \$195 (nearly 50% off of retail prices)

\*Transferring and receiving hospitals must be in excess of 150 miles apart.

## Panacea Bank

SMA has partnered with Panacea, a financial services company for doctors, created by doctors. Panacea Financial understands your banking needs because they have been through it before. For more information contact SMA at (800) 423-4992.

- Offers special amounts for personal and practice loans
- 0.25% interest rate discount for SMA Members
- For personal loans, a personal banker accessible by text or phone to help with your loan
- For practice loans, faster decisioning with average of <2 weeks approval

## Dell® Computer Discount

Special Pricing on Laptops, Desktops & All-in-Ones, Tablets & 2-in-1 Laptops and most Electronics & Accessories.

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 as well as Medical Students, simply log in to your SMA account and click the benefits tab on the dashboard menu to obtain the link.

Then, shop products and services purchased through Dell® website. This member-specific discounted link is provided to all dues paying members and Medical Students.

## Third Party Administration (TPA) Services

<https://www.smaservicesinc.com/services/>

SMA Services, Inc. is a leading Third Party Administrator (TPA) providing all-inclusive plan administration, plan design, consulting and compliance services for 401k retirement plans tailored to fit your specific business needs. What sets us apart is:

- Extensive industry experience, servicing clients since 1984
- Cost savings, with no annual per-participant fees
- Dedicated consultants available to all clients throughout the entire process
- Customized plan design

Services for a full-scope Qualified Retirement 401(k) Plan, at least one employee include:

- Plan Administration.
- Plan trust reconciliation of the appointed recordkeeper's plan trust accounts.
- Review of Census Data Submitted by Employer for annual eligibility review and compliance testing purposes.
- Preparation of Annual Report to Trustee.
- Preparation of Annual Reports to IRS (5500 Series Form).
- Preparation of Summary Annual Report for Participants.
- IRS Discrimination Testing.
- Review Vesting Calculations.
- Review Eligibility Calculations

If you have at least one SMA Member employed, you may be eligible for a discount.

## SMArt Solo(k)

Services for a full-scope Qualified Retirement 401(k) Plan, for the solo-business owner include:

- All standard 401(k) features but packaged and affordable for the solo business owners (no W-2 employees, except a spouse).
- No compliance testing required.
- No 5500 Forms to file (until assets reach \$250,000, and then we handle that for you).
- Full Investment Platform
- Affordable & Easy

Installation \$250 & Annual Administration \$250\*

Plan Administration Services through SMA Services, Inc. (a wholly owned subsidiary of SMA)

Recordkeeping Services & Investment Platform through Ameritas Retirement Plans

Contact us today to get started [solok@sma.org](mailto:solok@sma.org)

\*Annual Administration increases to \$500 once total plan assets exceed \$500,000 (due to additional tax filing requirements, which are included)

## IRA

Want to generate tax-deferred, guaranteed savings at a great rate with liquidity?

No matter where you are in your life, things can change. It's always important to save money. The trick is being able to earn interest on your savings, and have easy access to cash without having to pay steep penalties to get it when you need it.

To balance this situation, SMA Services offers a unique group IRA product through Ameritas Life Insurance Company for individuals that is available with a guaranteed, fixed rate of return.

### BENEFITS

- Shelters account from stock market volatility;
- Can transfer balances without restrictions or surrender charges;
- (A+) rated company founded in 1887 backing the fixed account.

Individuals can make contributions, rollover or transfer balances from eligible qualified retirement plan accounts like IRA's, 401k's, Simple plans, etc. or deposit new contributions if starting an individual retirement account. Contact us at [retirement@sma.org](mailto:retirement@sma.org) to learn more.

## MetLife Dental Program

- Everyone's dental health needs are unique. SMA Members have access to the SMA group dental plan with MetLife which offers you different options to cover your specific needs.. Whether you want to keep your teeth healthy or restore your beautiful smile, we're here to help. Our dental insurance provides benefits for a variety of services. For more information, contact [insurance@sma.org](mailto:insurance@sma.org).
- Type A: Preventive (cleanings, exams, X-rays) No Waiting periods - 100%
- Type B: Basic Restorative (fillings, extractions) 6 Month Waiting Period for fillings/12 months for other services - 80%
- \$50 deductible for individual
- \$100 deductible for family.

## Guaranteed Issue Term Life

The Standard Insurance Company has been serving clients needs for over 70 years. By sponsoring group Life and AD&D insurance from Standard Insurance Company, SMA offers you an excellent opportunity to help protect your loved ones. Contact SMA at [insurance@sma.org](mailto:insurance@sma.org) or (800) 423-4992 if you have any questions.

- New physician members have 30 days from their join date to take advantage of enrollment without evidence of insurability for Term Life and AD&D up to \$150,000.
- New resident members have 30 days to sign up for a Term Life and AD&D Policy which is included in membership and follows them throughout residency as long as they remain a member.
- New nurse practitioner and physician assistant members have 30 days from their join date to take advantage of enrollment without evidence of insurability for up to \$50,000 in Term Life Insurance and AD&D.

## Guaranteed Issue Long-Term Disability

Protect one of your most valuable resources — your income. The Standard Insurance Company has been serving clients needs for over 70 years. By sponsoring group LTD insurance from Standard Insurance Company, SMA offers you an excellent opportunity to help protect yourself and your lifestyle.

- New physician members have 30 days from their join date to take advantage of enrollment without evidence of insurability for up to \$2,000.

Contact SMA at [insurance@sma.org](mailto:insurance@sma.org) or (800) 423-4992 if you have any questions.

## VSP® Vision Program for Individuals

All SMA Members can participate in the VSP program at the SMA discounted rates. In addition to the great rates, the SMA and VSP partnership allows annual purchases of frames/lenses or contacts. For additional information contact [membership@sma.org](mailto:membership@sma.org) or call (800) 423-4992.

Benefits include:

- \$150 allowance on a wide selection of frames including Walmart/Sam's Club and Visionworks®
- \$170 allowance on Featured Frame Brands
- \$80 Costco frame allowance
- 20% savings on the amount over your allowance
- Fully covered single vision, lined bifocal, and lined trifocal lenses
- Fully covered impact-resistant lenses for dependent children
- \$25 copay, every plan year

## Medical Student Scholarships

<https://sma.org/scholarships/>

The SMA fosters continued investment in the future of medical and healthcare delivery by providing annual scholarship opportunities through the Association's Research and Education Endowment Fund. These scholarships are presented at our Annual Scientific Assembly. You must be a 4th-year medical student and SMA member to be eligible for scholarships.

## Physician-in-Training 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 among 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. You must be a member to participate in this program.