



**Member Benefits Catalog**

2026

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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](http://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](#) (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 are eligible for a discounted registration rate for our flagship Annual Scientific Assembly. This benefit applies to all paid membership categories; complimentary Medical Student memberships are not eligible for discounted registration. Since 1906, this meeting has brought together members from across the region to learn, teach, network, and build lasting professional connections. Attendees have the opportunity to connect with colleagues, peers, medical students and residents while gaining insight into emerging treatments, pharmacological innovations, new devices, procedures, clinical guidelines and leadership strategies presented by national recognized speakers and industry partners. The Assembly also highlights and supports the next generation of physicians through a medical student and resident abstract competitions. Interwoven throughout the conference are opportunities to reconnect with colleagues, make new connections, and enjoy spirit of collegiality that has defined this meeting for more than a century.

## Online CME

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

Members receive online access to our 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 Professional Dues-Paying 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 [customerservice@sma.org](mailto:customerservice@sma.org).

- 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

## Hello Sono POCUS Solutions

Hello Sono is a leading provider of comprehensive POCUS solutions, helping primary and urgent care practices, as well as residency programs, establish high-quality, compliant, and profitable POCUS programs. Their services include:

- On-site, custom CME workshops
- Remote exam review (preceptorship)
- Implementation support, including protocol design, clinical pathways, workflow optimization, software/device selection, and reimbursement guidance

Exclusive SMA Member Benefit

- Complimentary 30-minute consultation with a POCUS expert
- 10% discount on POCUS workshops, remote exam reviews, and implementation support services

These benefits are designed to help SMA members integrate POCUS into their practice, enhancing patient care while maintaining efficiency. Use the discount code **POCUSISLIFE** and provide your SMA member ID when contacting Hello Sono at [info@hellosono.com](mailto:info@hellosono.com). For more information, visit [Hello Sono](https://www.hellosono.com).

# OnePoint Advantage

Through the OnePoint Advantage program, our members and their families have access to a range of concierge real estate and relocation services. Members can enjoy various discounts, rebates, and contract pricing on these services while receiving guidance from an advisor throughout the entire process. Whether you are relocating locally or across the country, you will receive the dedicated attention you deserve.

- **Home Buying and Selling** – 10% cash-back on each transaction.
- **Rental Assistance** – Personalized rental tours – fees vary by location and duration.
- **Lending** – Mortgage or Refinancing – Up to 1% of the loan amount (Maximum \$10,000).
- **Moving Services** – Van lines, containers, storage, move labor, truck rental, auto shipping – 10-15% off.
- **Hotel Stays** – Discounts vary by location.
- **Utility Connection Service** – No Charge.

There is no cost or obligation associated with utilizing the services and guidance provided by this program. We encourage you to register today to review the available services, resources, and discounts.

**To Register:** Go to [OnePointAdvantage.com](https://www.onepointadvantage.com)

## 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 for Retirement Plans

<https://www.smar401k.com>

SMA Services DBA Smart401k 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. Contact us today for more information. [tpa@smart401k.com](mailto:tpa@smart401k.com)

## 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

- Shields 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).

- Preventive Services - No waiting period
- Basic Restorative Services (Fillings) - 6 month waiting period
- Basic - All Other Services - 12 month waiting period
- Major Services - 24 month waiting period
- Orthodontia Services (if applicable) - 24 month waiting period
- \$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, ext. 503 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. Coverage amounts vary throughout residency.
- 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, ext. 503 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, ext. 507. 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 and generous donors. These scholarships are presented at our Annual Scientific Assembly. You must be an incoming 3rd or 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 established physician, fellow and/or resident 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.