

# SMA/PAIRS Life & Disability Insurance Plans

- Residents must fill out and submit three (3) application forms for full life and disability insurance coverage
- Coverage is NOT automatic
- All applications must be signed in Canada

## 1. Life Insurance:

- 2 units life insurance: **\$100,000**
- Waiver of premium (WOP) rider included
- No medical underwriting (guaranteed coverage)
- Name any beneficiary
- [Premiums paid by University of Saskatchewan through PAIRS agreement](#), except for optional Future Insurance Option (FIO)rider
- Additional life insurance up to \$5 million available – contact the SMA

## 2. Disability Insurance:

- **\$2,500/month** disability insurance
- No medical underwriting (guaranteed coverage)
- [Premiums paid by University of Saskatchewan through PAIRS agreement](#)

## 3. Additional Disability Insurance:

- Additional disability coverage equal to monthly salary, depending on year of residency and existing coverage (refer to table) →
- Medically underwritten
- Entire monthly income covered with basic and additional disability benefits
- [Premiums paid by University of Saskatchewan through PAIRS agreement](#), except for optional riders (own occupation and retirement protection)

Level	Guaranteed Coverage	Additional Coverage	Total Coverage
PGY1	\$2,500	\$2,200	\$4,700
PGY2	\$2,500	\$2,700	\$5,200
PGY3	\$2,500	\$3,100	\$5,600
PGY4	\$2,500	\$3,500	\$6,000
PGY5	\$2,500	\$3,900	\$6,400
PGY6	\$2,500	\$4,400	\$6,900

**Return application forms via e-mail, fax, drop-off, or mail to:**

### SMA Insurance

e-mail: [insurance@sma.sk.ca](mailto:insurance@sma.sk.ca)  
 fax: (306) 653-1631  
 mail: 201-2174 Airport Dr  
 Saskatoon, SK S7L 6M6

*Please return forms promptly so that coverage can be effective upon the start of your residency.*

### Questions?

Contact:



**SASKATCHEWAN**  
MEDICAL ASSOCIATION

SMA Insurance  
 (306) 244-2196  
 Toll-free (SK only): 1-800-667-3781  
[insurance@sma.sk.ca](mailto:insurance@sma.sk.ca)

or

PAIRS  
 (306) 655-2134  
 Web: [www.usask.ca/pairs](http://www.usask.ca/pairs)