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)

<table>
<thead>
<tr>
<th>Level</th>
<th>Guaranteed Coverage</th>
<th>Additional Coverage</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>PGY1</td>
<td>$2,500</td>
<td>$2,200</td>
<td>$4,700</td>
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<tr>
<td>PGY2</td>
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<td>$2,700</td>
<td>$5,200</td>
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<td>PGY3</td>
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<td>$6,000</td>
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<tr>
<td>PGY6</td>
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<td>$4,400</td>
<td>$6,900</td>
</tr>
</tbody>
</table>

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

SMA Insurance
e-mail: insurance@sma.sk.ca
tax: (306) 653-1631
mail: 201-2174 Airport Dr
      Saskatoon, SK S7L 6M6

Questions?

Contact:

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

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

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