SMA/RDoS Life & Disability Insurance

- Complete two application forms for full life and disability insurance coverage paid by U of S while in residency
- Continues after residency by assuming premium, whether in Sask. or not
- 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
   - Name any beneficiary
   - Premiums paid by University of Saskatchewan through RDoS agreement, except for optional Future Insurance Option (FIO) rider
   - Additional life insurance up to $5 million available – contact the SMA

2. Disability Insurance:
   - Maximum coverage based on PGY
   - Premiums paid by University of Saskatchewan through RDoS agreement
   - Optional: own occupation and retirement protection riders (not paid by U of S)
   - Medically guaranteed to $2500.

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

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

Questions?

Contact:

SASKATCHEWAN MEDICAL ASSOCIATION

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

Resident Doctors of Saskatchewan
(306) 655-2134
Web: www.residentdoctorssk.ca

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