

# 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](mailto: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](mailto:insurance@sma.sk.ca)

or

Resident Doctors of Saskatchewan  
(306) 655-2134  
Web: [www.residentdoctorsk.ca](http://www.residentdoctorsk.ca)

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