



Extended Medical & Dental Benefits Summary

Eligibility

- Must be an SMA member in active practice, or an employee working at least 15 hours per week.
- All employees (working at least 15 hours per week), including SMA member physician, must participate unless covered under a spouse's plan.
- A spouse (legally married, common-law or same-sex partner) and dependent children (under 21, or under 25 if a full-time student) may also be covered.
- Must live in Canada and be covered by your provincial health plan.
- Coverage ends upon request, non-payment of premium, end of employment or active practice, or at age 70, whichever occurs first.

Special Features

- No medical underwriting requirements or waiting periods.
- Coverage begins on the 1st of the month following your application date.
- Extended medical and dental benefits, vision, and emergency travel insurance included.

Medical Benefits

Prescription Drugs	<ul style="list-style-type: none"> ▪ 80% reimbursement per prescription and diabetic supplies with Drug Card. Drugs not on the Saskatchewan Formulary are limited to drugs requiring a prescription, generic substitution and lowest cost therapeutic alternative of Brand Names when available. Excludes experimental drugs and drugs prescribed without an underlying medically necessitated condition for treatment.
Paramedical Services	<ul style="list-style-type: none"> ▪ No Deductible ▪ 80% reimbursement ▪ \$300 maximum per Chiropractor per year per person ▪ \$250 maximum per Licensed Practitioner per year per person: <ul style="list-style-type: none"> -Massage therapist -Physiotherapist -Speech therapist -Naturopath -Osteopath -Podiatrist/Chiropodist -Psychologist/Social Worker/Psychotherapist/Counsellor
Medical Equipment, Services, and Supplies	<ul style="list-style-type: none"> ▪ 100% reimbursement ▪ Ambulance (including air ambulance) provided in Saskatchewan ▪ Diagnostic services ▪ Oxygen, blood or blood plasma ▪ Artificial limbs or eyes ▪ Crutches, splints, trusses, braces ▪ Orthopaedic shoes maximum \$500 per year ▪ Hearing aids – maximum \$500 per each consecutive 48-month period ▪ Wigs or hairpieces, hospital beds, wheelchairs, breathing machines, traction kits, insulin infusion pump
Vision Care	<ul style="list-style-type: none"> ▪ \$250 benefit maximum every 24 months - lenses & frames, contact lenses, laser vision correction ▪ One eye exam every 24 months, subject to the reasonable and customary rate
Private Duty Nursing	<ul style="list-style-type: none"> ▪ 100% reimbursement ▪ \$10,000 annual maximum
Hospital	<ul style="list-style-type: none"> ▪ 100% reimbursement semi-private room



Emergency Travel Benefits

Emergency & Travel Assistance Benefits Out of Country or Province	<ul style="list-style-type: none"> ▪ 100% reimbursement ▪ \$5 million lifetime maximum per person ▪ Coverage is limited to 180 days per trip ▪ Medically stable in the 90 days before departure
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Dental Benefits

Basic Services	<ul style="list-style-type: none"> ▪ 80% reimbursement, routine and periodontal work services ▪ \$2,000 Basic and Major combined annual maximum per person
Major Services	<ul style="list-style-type: none"> ▪ 60% reimbursement, major services, including dentures ▪ \$2,000 Basic and Major combined annual maximum per person
Orthodontics	<ul style="list-style-type: none"> ▪ 60% reimbursement, child orthodontic services ▪ \$2,500 lifetime maximum per child (ages 6 – 19)

Premiums

(paid monthly on the 1st of each month through pre-authorized bank debit)

Coverage	Monthly Premium
Single	\$254.00
Couple*	\$414.17
Family	\$542.31

** Couple can include you plus your spouse or you plus one child*

Requests for application forms or questions regarding the SMA Extended Medical & Dental Benefits may be directed to SMA Insurance by e-mail at insurance@sma.sk.ca or by calling (306) 244-2196 or toll-free within Saskatchewan at 1-800-667-3781.