



**SMA** ∴ Southern Medical Association  
Advocacy, Leadership, Quality and Professional Identity

# **A BALANCED PORTFOLIO OF PRODUCTS**



*Organized to Foster  
Advocacy, Leadership, Quality and Professional Identity*

**WWW.SMA.ORG**

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**SMA** :: Southern Medical Association  
Advocacy, Leadership, Quality and Professional Identity

## **SOUTHERN MEDICAL ASSOCIATION**

is an organization committed to promoting the health of patients through physician advocacy and a culture of leadership which enhances professional development.

Through a renewed structure of “grass roots” involvement, SMA is fast becoming a vibrant community of physicians with a bias for action in order to meet the difficult challenges of providing medicine today. SMA is here not only to help you survive in this environment...but thrive.

Organized to foster Advocacy, Leadership, Quality and Professional Identity through a balanced portfolio of tangible and intangible products and services, this unique blend of opportunities provides you the means to build your professional identity and enhance your professional and leadership skills thus empowering you as a strong advocate for quality healthcare.



# PROFESSIONAL DEVELOPMENT



## PROFESSIONAL DEVELOPMENT

Information regarding any of the professional development features can be obtained by calling 1-800-423-4992, ext. 620.

SMA Professional Development embodies our mission to promote the health of patients through advocacy, leadership, education and service by providing multi-specialty Medallion Level quality education in a multifaceted, interdisciplinary curriculum across the continuum of care.

Southern Medical Association is accredited by the Accreditation Council for Continuing Medical Education to provide continuing medical education for physicians.

Southern Medical Association is an approved provider of continuing nursing education by the Alabama State Nurses Association, an accredited approver by the American Nurses Credentialing Center's Commission on Accreditation. Southern Medical Association provider #5-125.

## SOUTHERN MEDICAL JOURNAL - [www.sma.org/smj](http://www.sma.org/smj)

# SMJ

SOUTHERN MEDICAL JOURNAL  
A Publication Committed to Interdisciplinary Disease Management

### *Southern Medical Journal*

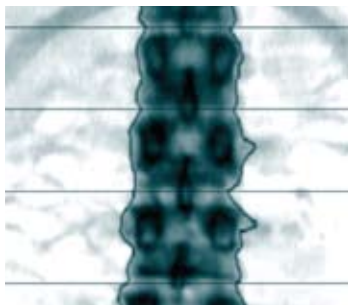
The official journal of the Southern Medical Association is one of the few remaining peer-reviewed journals and most respected scholarly publications in the medical field.

Monthly Subscription  
CME/CE Featured Articles  
Journal CME Archives  
SMJ Table of Contents (TOC) Alert

**Subscription Included  
in Membership  
Non-Members \$260**

## CONFERENCES - [www.sma.org/cmecalendar](http://www.sma.org/cmecalendar)

SMA presents Medallion Level CME throughout the year by offering CME/CE conferences based on topics selected from needs assessment results. These conferences offer nationally-known speakers teaching practical application of new and updated medical information and procedures. When possible, SMA partners with other groups to offer certification and training courses to enhance the learning experience.



**February 18-21**

### **Osteoporosis: Diagnosis, Management and Prevention**

Amelia Island Plantation - Amelia Island, FL  
Monthly Subscription  
CME/CE Featured Articles  
Journal CME Archives  
SMJ Table of Contents (TOC) Alert

**Members Save**

# PROFESSIONAL DEVELOPMENT

## CONFERENCES



March TBD  
HIT/EHR Workshops  
Louisville, KY and Charlotte, NC

Members Save



March 22-24  
Medico-Legal Aspects of  
Healthcare:  
Emerging Policy Issues  
Hyatt Regency on Capitol Hill  
Washington, DC

Members Save



June 5-12  
Office-Based Dermatology  
7-Day CME Cruise - Alaska  
Aboard Holland America's  
*ms Rotterdam*

Members Save



June 10-18  
Comparative Healthcare  
Systems: A Medical Tale  
of Two Cities  
London, England and Paris, France  
In conjunction with Auburn University

Members Save



July 25-29  
Focus on the Female Patient  
Kiawah Island Golf Resort  
Kiawah Island, SC

Members Save

CONFERENCES

CME/CE  
CRUISES

WEBINARS

# PROFESSIONAL DEVELOPMENT

## CONFERENCES



August 6-8  
**Hypertension, Diabetes & Hyperlipidemia**  
Sawgrass Marriott Resort & Spa  
Ponte Vedra Beach, FL

**Members Save**



November 4-6  
**SMA Scientific Assembly**  
Gaylord Palms Resort & Convention Center  
Kissimmee, FL

**Members Save**



November 12-14  
**Southern Region Burn Conference**  
Memphis, TN

**Members Save**



December 17-19  
**Medical Dilemmas in Patient Care**  
New York, NY

**Members Save**

## CME/CE CRUISES



February 28-March 7  
**Winter Conference on Issues in Women's Health**  
7-Day CME Cruise - Eastern Caribbean  
Aboard Holland America's *ms Westerdam*

**Members Save**



# PROFESSIONAL DEVELOPMENT

## CME/CE CRUISES



**April 11-18**  
**Orthopaedics and Sports Medicine**  
7-Day CME Cruise - Western Caribbean  
Aboard Holland America's *ms Ryndam*

**Members Save**



**June 11-13**  
**Geriatric Practice for the 21st Century**  
Caribe Royale Orlando All-Suites Hotel  
Orlando, FL

**Members Save**



**June 19-26**  
**Puzzling Diagnostic and Therapeutic Problems in the Adult Patient**  
7-Day CME Cruise -  
New England/Canada  
Aboard Holland America's  
*ms Rotterdam*

**Members Save**

## WEBINARS - LIVE AND ON-DEMAND EDUCATION



**Coding Updates for Now and Later**  
The HiTech Act  
How to Protect Your Practice  
in a Down Economy

**Members Save**

RESIDENT TRAINING

MEDED ON-DEMAND

# PROFESSIONAL DEVELOPMENT

## RESIDENT TRAINING



**Your Place in Today's Medicine**  
A Resident Physician Symposium

**Offered in conjunction  
with Graduate Medical  
Education Teaching  
Institutions**



**August 20-22, 2010**  
**Inaugural Residents & Fellows'  
Forum**  
Marriott Waterside Hotel & Marina  
Tampa, FL

**Members Save**

## MEDED ON-DEMAND LIBRARY – [WWW.SMA.ORG/MEDED](http://WWW.SMA.ORG/MEDED)



Accredited CME/CE "On-Demand" 24/7  
No Out-of-Office Time or Travel Expense  
Over 100 Hours from which to choose  
New lectures added throughout the year

**Unlimited Access and  
CME credit is FREE for  
SMA members along with  
FREE CME and  
Nursing Contact Hours  
for their Clinical Staff**



# PRACTICE MANAGEMENT

## PRACTICE MANAGEMENT [WWW.SMA.ORG/PM](http://WWW.SMA.ORG/PM)

Information regarding any of the practice management features can be obtained by calling 1-800-423-4992, ext. 620.

In today's ever changing economic environment, it is more important than ever to maintain a practice that not only returns a high profitability, but also increased patient satisfaction from delivery of quality healthcare. SMA offers you, its member the most comprehensive array of practice management resources available. These resources provide the essentials necessary for you to run an effective and efficient practice while meeting the expectations of your patients.

<b>Healthcare Strategic Planning</b>	Strategic planning services include feasibility studies, educational programs, and financial analysis including step-by-step guidance in both formulating a strategic plan and the implementation of necessary changes and plans	<b>Members Save</b>
<b>Group Mergers and Formations</b>	Provides a wide array of services beginning with determining whether a merger is feasible, and if it will ultimately be successful. During a merger, assistance is provided with compensation analysis, building the infrastructure of the newly formed group, and providing interim management assistance, if needed.	<b>Members Save</b>
<b>Practice Operational Assessments</b>	In this critical process, every available resource, from staff interviews to comprehensive data collection, is used to assess your practice's operational and financial status, establishing areas in need of improvement and restructuring.	<b>Members Save</b>
<b>Revenue Cycle Analysis</b>	Coker consultants are available to help you perform a complete assessment of your revenue cycle, reviewing all functions of your billing office and accounts receivable department and scanning for areas needing improvement and restructuring.	<b>Members Save</b>
<b>Coding and Compliance</b>	Chart auditing services to compare physicians' documentation with guideline requirements Revenue analysis to review coding patterns Compliance plan development and training sessions	<b>Members Save</b>

# PRACTICE MANAGEMENT

<b>Start-Up Assistance</b>	Feasibility and Demographic Analysis Providing pro forma income and cash flow statements Banking negotiations for start-up financing Forming plans and timelines Policy and procedure compilation and implementation Insurance contracting and negotiation Staff hiring and training	<b>Members Save</b>
<b>Fee Schedule Analysis</b>	Review and assess the viability of your fee schedules to ensure practice profitability.	<b>Members Save</b>
<b>Financial Analysis</b>	Don't ignore this important detail! SMA's healthcare-specific knowledge of finance and accounting is a crucial tool for helping you understand, manage, and correctly present comprehensive and accurate financial statements.	<b>Members Save</b>
<b>Employee and Physician Compensation Planning</b>	In an environment where reimbursement is decreasing and practice expenses are increasing, increases to employee salaries can be difficult to maintain. SMA can assist in the review of employee and physician salaries and assist with alternative programs such as incentive plans.	<b>Members Save</b>
<b>Contracting/ Reimbursement Analyses</b>	The number of contracts involved in maintaining a successful practice can be overwhelming. Our experienced consultants comprise the perfect team to review your payer agreements and negotiate on your behalf, where possible.	<b>Members Save</b>
<b>Interim Management</b>	Most of our consultants come from highly successful careers in practice management. Each one has the knowledge and on-the-job experience to guide any practice through a transitional period.	<b>Members Save</b>



# SMA Services, Inc.

A subsidiary of The Southern Medical Association

## SMA SERVICES, INC.

SMA Services, Inc. is a wholly-owned subsidiary of the Southern Medical Association and provides the Personal and Professional Financial Security suite of products and services for SMA members.

## PERSONAL AND PROFESSIONAL FINANCIAL SECURITY

Information regarding any of the financial security features can be obtained by calling 1-800-423-4992, ext. 670 for insurance or 680 for retirement.

### FINANCIAL SERVICES – [www.smaservicesinc.com](http://www.smaservicesinc.com)

Whether you're looking for fresh financial ideas for yourself or your family, we have the products and financial planning assistance to help set you on your own path to financial success.

With up-to-date knowledge on the trends impacting the financial services industry, our team of experts is hands down the best group to help you make the necessary decisions relating to your personal or professional financial requirements. Information regarding any of the Financial Services Products can be obtained by calling 1-800-423-4992. Insurance Products call ext. 670; Retirement Products call ext. 680; or you may visit [www.smaservicesinc.com](http://www.smaservicesinc.com).

### INSURANCE PROGRAM OPTIONS - [www.smaservicesinc.com/ins](http://www.smaservicesinc.com/ins)

<p><b>Open Access Plus</b></p>	<p>Offers you in-network and out-of-network benefits. Deductible options are \$1,000, \$1,500, \$3,000, and \$5,000. <i>The maximum lifetime benefit for this plan is \$2,000,000.</i></p>	<p><b>Members Only</b></p>
<p><b>Basic Medical Plan</b></p>	<p>Offers you in-network and out-of-network benefits</p> <ul style="list-style-type: none"> <li>• \$1,500 deductible</li> <li>• Inpatient Services</li> <li>• Outpatient diagnostic x-rays and laboratory services</li> <li>• Doctor's office visits</li> <li>• Eligible expenses paid at 60% in-network and 50% out-of-network</li> <li>• No prescription coverage</li> </ul> <p>The maximum lifetime benefit for this plan is \$2,000,000.</p>	<p><b>Members Only</b></p>

SMA SERVICES PRODUCTS

INSURANCE



## INSURANCE PROGRAM OPTIONS - [www.smaservicesinc.com/ins](http://www.smaservicesinc.com/ins)

<p><b>The Physicians' Courtesy Plan</b>                  Designed for physicians who are extended professional medical courtesies by colleagues and only require a hospital expense plan.</p>	<p>\$1,500 deductible                  The plan pays 80% of all eligible expenses after the individual or family deductible is reached. Eligible expenses are defined in the CIGNA plan documents.                  The plan's maximum out-of-pocket expense is \$5,000 individual and \$10,000 family. The out-of-pocket expense does not include the plan deductible.                  The plan pays 100% of eligible expenses once the deductible and out-of-pocket expenses have been reached.  <i>The maximum lifetime benefit for this plan is \$2,000,000.</i></p>	<p><b>Members Only</b></p>
<p><b>Hospital Indemnity Plan</b></p>	<p>This plan does not coordinate benefits with other insurance plans                  Daily hospital benefits: \$100, \$200, \$300 and \$500 per day, per person, up to 30 days maximum per calendar year.                  Pays double benefits for ICU (30 days per year)                  Pays up to \$500 for certain surgical procedures</p>	<p><b>Members Only</b></p>
<p><b>Vision Service Plan</b></p>	<p>You simply pay your co-payment once per year and VSP handles the rest (VSP doctor)                  You may choose between glasses or contact lenses</p>	<p><b>Members Only</b></p>
<p><b>Dental Coverage</b></p>	<p>Annual deductible is \$50 per individual and \$100 per family with a calendar maximum of \$1,000 in benefits per person.                  Benefits may vary depending on plan selected.                  Dependent children are covered for orthodontia until the end of the quarter following their 26th birthday if unmarried or the end of the quarter following their 30th birthday if unmarried, full-time students. If an individual did not have coverage for orthodontic services at the time the initial placement was made, benefits will not be payable for orthodontic services under this Dental Insurance.</p>	<p><b>Members Only</b></p>

## INSURANCE PROGRAM OPTIONS - [www.smaservicesinc.com/ins](http://www.smaservicesinc.com/ins)

<p><b>Health Savings Account</b></p>	<p>SMA offers two HDHP's that meet all criteria for an HSA.                  You do not have to be in an SMA sponsored plan to participate in our HSA.                  For complete information regarding an HSA, visit the U.S. Treasury Department website at <a href="http://www.ustreas.gov">www.ustreas.gov</a> or the Internal Revenue Service website at <a href="http://www.irs.gov">www.irs.gov</a> and review publication 553.</p>	<p><b>Call For More Information</b></p>
<p><b>Medicare Supplement</b></p>	<p>This supplemental policy covers:                  Hospitalizations                  Skilled nursing facility care                  Hospice care                  Certain medical expenses not covered by Medicare</p>	<p><b>Call For More Information</b></p>
<p><b>Group Disability</b></p>	<p>Group Long Term Disability                  Group Short-Term Disability</p>	<p><b>Members Only</b></p>
<p><b>Individual Long-Term Disability Product</b></p>	<p>SMA Services, Inc. has developed relationships with several carriers to offer its members individual disability products. These products offer monthly benefits to a maximum of \$15,000. They are non-cancelable and are guaranteed renewable.</p>	<p><b>Members Save</b></p>
<p><b>Overhead Expense Insurance</b></p>	<p>If you become disabled this policy will:                  Help meet the expenses of running your office                  Reimburse for expenses such as rent, utilities, and lease payments                  Help pay salaries for employees (except those who are members of your profession)                  Help pay for your temporary replacement</p>	<p><b>Call For More Information</b></p>
<p><b>Group Life Insurance</b>                  Term Life is available for physicians in amounts up to \$2,000,000. Coverage is also available to their spouse and employees in amounts up to \$500,000.</p>	<p>Special Benefits:                  The accelerated benefit provision allows you to receive up to 75% of your life insurance benefit if you become terminally ill and have a life expectancy of less than 12 months. This payment allows you to use benefits as you desire: to cover medical expenses or to maintain your quality of life. The repatriation benefit is an additional benefit that will return your remains if you die more than 200 miles from home.</p>	<p><b>Members Only</b></p>

INSURANCE

## INSURANCE PROGRAM OPTIONS - [www.smaservicesinc.com/ins](http://www.smaservicesinc.com/ins)

<p><b>Accidental Death &amp; Dismemberment</b>                  Accidental Death &amp; Dismemberment offers benefits for physicians up to \$2,000,000. Coverage for spouse and employees is available in amounts up to \$500,000.</p>	<p>Special Benefits:                  The seat belt benefit will pay you up to \$10,000 in additional benefits in the event you die as the result of an automobile accident and you were properly wearing and using the seat belt system.                  The family benefits package provides your eligible family members with additional financial help for childcare, college or career training.</p>	<p><b>Members Only</b></p>
<p><b>Individual Life Insurance</b></p>	<p>Economical Term Life                  Universal Life Product                  Return of Premium Term                  Impaired Risk Insurance</p>	<p><b>Call For More Information</b></p>
<p><b>Other Insurance - Liberty Mutual</b></p>	<p>Auto, home, and renter's insurance. Ease and convenience of paying your premiums through checking account deductions with no down payment or finance charges.                  Fast, easy, around-the-clock claims service, and a variety of discounts including multi-car, multi-policy, safe-driver, passive restraints, and anti-theft device discounts.</p>	<p><b>Members Save</b></p>
<p><b>Long-Term Care</b></p>	<ul style="list-style-type: none"> <li>• Issues ages 40 to 85</li> <li>• Up to 60% discount on joint applications</li> <li>• Preferred, select and sub-standard rates are available</li> <li>• Single, 10- and 20- year and lifetime pay options</li> </ul>	<p><b>Call For More Information</b></p>



## INSURANCE PROGRAM OPTIONS - [www.smaservicesinc.com/ins](http://www.smaservicesinc.com/ins)

<p><b>Medjet Assist</b></p>	<p>No matter where you or your family travels, everyone needs protection if hospitalized in an unfamiliar location. Your Medjet Assist membership allows you to be flown to the medical center of your choice. The decision is yours! As a member, you are protected domestically and internationally 24-hours a day, 7-days a week.</p>	<p><b>Members Save</b></p>
<p><b>Medical Professional Liability Insurance</b></p>	<p>Coverage to help you protect your reputation and deliver an unparalleled level of advocacy, security and service. There are a variety of limits available for your practice. Coverage may be tailored to fit your exact needs.</p>	<p><b>Call For More Information</b></p>

## RETIREMENT PROGRAM OPTIONS – [www.smaservicesinc.com/ret](http://www.smaservicesinc.com/ret)

### QUALIFIED PLANS

<p><b>Defined Contribution Plan</b></p>	<p>A defined contribution plan is a retirement plan that “provides an individual account for each participant and for benefits based solely upon the amount contributed to the participant’s account, and any income, expenses, gains and losses, and any forfeiture of accounts of other participants which may be allocated to such participant’s account.” [ERISA § 3(34); IRC § 414(i)]</p>	<p><b>Call For More Information</b></p>
<p><b>Profit Sharing Plan</b></p>	<p>A profit sharing plan is a defined contribution plan to which the company agrees to make “substantial and recurring,” although generally discretionary, contributions. Amounts contributed to the plan are invested and accumulate (tax free) for eventual distribution to participants or their beneficiaries either at retirement, after a fixed number of years, or upon the occurrence of some specified event (e.g., disability, death, or termination of employment).</p>	<p><b>Call For More Information</b></p>

INSURANCE  
RETIREMENT

## QUALIFIED PLANS

### Money Purchase Pension Plan

A money purchase pension plan is a defined contribution plan in which the company's contributions are mandatory and are usually based solely on each participant's compensation.

**Call For More Information**

### 401(k) Plan

A 401(k) plan is a qualified profit sharing or stock bonus plan that offers participants an election to receive company contributions in cash or to have these amounts contributed to the plan. A participant in a 401(k) plan does not have to include in income any company contributions to the plan merely because an election could have been made to receive cash instead. [IRC §§ 401(k) (2), 402(a)(8)]

**Call For More Information**

### Keogh Plan

A Keogh, or H.R. 10, plan is a qualified retirement plan maintained by a self-employed individual, either a sole proprietor or a partner. The self-employed individual may take a tax deduction for annual contributions to the plan made on behalf of the individual and on behalf of any eligible employees. A Keogh plan may be either a defined contribution plan or a defined benefit plan.

**Call For More Information**

### Defined Benefit Plan

A defined benefit plan is a retirement plan "other than an individual account plan." A plan that is not a defined contribution plan is classified as a defined benefit plan. Under a defined benefit plan, retirement benefits must be definitely determinable. For example, a plan that entitles a participant to a monthly pension for life equal to 30 percent of monthly compensation is a defined benefit plan. [ERISA § 3(35); IRC § 414(j)] The most common types of defined benefit plans are flat benefit plans and unit benefit plans.

**Call For More Information**

### Hybrid Plan

A hybrid plan uses features of a defined benefit and defined contribution to achieve a specific result.

**Call For More Information**

## QUALIFIED PLANS

### New Comparability Plan

A new comparability plan is generally a profit-sharing plan or a money purchase pension plan in which the contribution percentage formula for one category of participants is greater than the contribution percentage formula for other categories of participants. As with an age-based profit sharing plan, to satisfy the nondiscrimination requirements, a new comparability plan is tested under the cross-testing rules. A new comparability plan must contain a definite predetermined formula for allocating contributions made to the plan among the participants. [Tres Reg §§ 1.401-1(b) (1) (i), 1.401-1(b)(1)(ii)]

**Call For More Information**

### Target Benefit Plan

A target benefit plan is a hybrid or cross between a defined benefit plan and a money purchase pension plan. It is like a defined benefit plan in that the annual contribution is determined by the amount needed each year to accumulate (at an assumed rate of interest) a fund sufficient to pay a projected retirement benefit (the target benefit) to each participant on reaching retirement age. Thus, if a target benefit plan contains a target formula, such as 40 percent of compensation, that is identical to the benefit formula in a defined benefit plan and is based on identical actuarial assumptions (e.g., interest rates, mortality, employee turnover), the employer's initial contribution for the same group of employees will be the same.

**Call For More Information**

### Cash Balance Plan

A cash balance plan is a hybrid of a traditional defined benefit pension plan and a 401(k) plan, enabling high net worth business owners and partners to maximize retirement benefits. With a cash balance plan, each participant has a hypothetical account. This account is not allocated within the trust; instead, recordkeeping is done separately by the plan actuary as an accounting function.

**Call For More Information**



## QUALIFIED PLANS

<b>Plan Document Design</b>	SMA Services, Inc. (SMAS) is the sponsor of an approved prototype document for defined contribution plans. We have access to hybrid plan documents on an “as needed basis.” SMAS has partnered with a nationally-known provider for the defined benefit documents, as well as all of the administrative functions for a defined benefit plan.	<b>Call For More Information</b>
<b>Plan Administration</b>	SMAS can serve as the third-party administrator for your defined contribution retirement plan. By allowing SMAS to serve in this capacity, you will free up more of your time to devote to your family and practice. Our annual fees start as low as \$650.00.	<b>Call For More Information</b>
<b>The SMA-IRA</b>	Traditional IRA Spousal IRA Simplified Employee Pension (SEP-IRA)	<b>Call For More Information</b>

## FINANCIAL SERVICES FOR THE YOUNG PHYSICIAN

<b>Term Life Insurance</b>	Up to \$150,000 of Term Life coverage and \$1,000/month of Long-Term Disability without evidence of insurability is available to new members (Membership is FREE to medical residents) under age 65 and working full-time. You have 30 days from your joining date to take advantage of this opportunity	<b>Members Only</b>
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## FINANCIAL SERVICES FOR THE YOUNG PHYSICIAN

### Long-Term Disability

\$1,000/month of Long-Term Disability without evidence of insurability is available to new members (Membership is FREE to medical residents) under age 65 and working full-time. You have 30 days from your joining date to take advantage of this fantastic opportunity. VHA's Non-Acute Care Services program helps members achieve the lowest

total cost across their supply chain by harnessing the buying power of our 24,000 non-acute members and our 1,400 acute care members. Our broad portfolio of contracts includes surgical equipment and supplies, medical supplies, pharmaceuticals, furniture, office equipment, services, capital equipment, and more. We have the broadest contract portfolio in the health care industry!

**Members Only**

## PHYSICIANS GROUP PURCHASING – [www.sma.org/ppp](http://www.sma.org/ppp)

The Physicians' Purchasing Program area of Financial Services is designed to bring you a variety of quality name-brand products and services, both professionally and personally, with many offering substantial discounts to SMA members, their families and employees.

### PHYSICIANS' PURCHASING PROGRAM

#### GIV

Over 65,000 products including vaccines, injectables, over the counter meds, exam room supplies (gloves, gowns, syringes, etc.), diagnostics, furniture and a full line of equipment. All products are available to SMA members at discounted rates.

**Members Save**

#### Philips HeartStart OnSite Defibrillator

The first defibrillator available for commercial and institutional users without a prescription.

**Members Save**

#### Coding Books and Software

Coding Books and Software offered to you at deeply discounted prices. We offer products to you from AMA, Ingenix, PMIC, Mag Mutual and The Coding Institute.

**Members Save**

## PHYSICIANS' PURCHASING PROGRAM

<b>Consumer Products</b>	Bose Electronics, Hartmann Luggage, Oreck Products, and Swarovski Silver Crystal are just a few of the brands available.	<b>Members Save</b>
<b>Prescriber's Letter</b>	SMA Members receive a discounted subscription to Prescriber's Letter – unbiased, trustworthy advice regarding the latest news in drug therapy. You can even earn free CME credits from reading the Letter (at least 12 credits in your first year)!	<b>Members Save</b>
<b>Paychex</b>	Paychex is a national payroll processing and payroll tax preparation company for small- and medium-sized businesses. It can prepare your payroll checks, administer your taxes, provide direct deposit and track employees' time and attendance. SMA members receive a special pricing discount of 15% off payroll processing charges. For more information, call 1-800 PAYCHEX (1-800-729-2439) and mention code 5625.	<b>Members Save</b>
<b>Autoflex Leasing</b>	Autoflex Leasing specializes in providing automobile leasing services to medical professionals.	<b>Members Save</b>
<b>Schwab Fireproof Filing Cabinets and Safes</b>	A complete line of fireproof filing cabinets and safes from Schwab Corp., the leader in vital record protection for over 130 years.	<b>Members Save</b>

## PHYSICIANS' PURCHASING PROGRAM

### Reception Room Magazine Subscriptions

Over 200 of the leading magazine publications are available at discounted rates up to 50%. Order all your magazines from one source - once a year.

**Members Save**

### Discounts on Dell Computers

SMA Members can save big on your next Dell! SMA has a special membership code enabling you to receive discounts on your next purchase.

**Members Save**

### Patient Prompt

The world's first Two-Way Appointment Confirmation Solution. SMA Members receive a discount on this fully-automated appointment reminder system.

**Members Save**

### Epocrates/Epocrates® Handheld Software

Find everything you need in one place with the Epocrates Essentials premium all-in-one mobile guide to drugs, diseases, and diagnostics.

Benefits: You'll have instant access to continually updated information in three essential, integrated references: Epocrates Rx Pro, Epocrates SxDx, and Epocrates Lab.

**Members Save**

### Bank of America WorldPoints<sup>SM</sup>

The Most Rewarding Card of All<sup>SM</sup>  
Earn points and get the rewards you want-cash, travel, merchandise, and gift certificates.

**Members Save**



## PHYSICIANS' PURCHASING PROGRAM

### Career Center

SMA has partnered with careerbuilder.com to offer significant discounts to SMA members. careerbuilder.com is the nation's leading recruitment resource through more than 130 local newspapers with Sunday print circulation of 15 million readers and 26 million unique visitors to its' newspaper website each month.

**Members Save**

### VHA

VHA's Non-Acute Care Services program helps members achieve the lowest total cost across their supply chain by harnessing the buying power of our 24,000 non-acute members and our 1,400 acute care members. Our broad portfolio of contracts includes surgical equipment and supplies, medical supplies, pharmaceuticals, furniture, office equipment, services, capital equipment, and more. We have the broadest contract portfolio in the health care industry!

**Members Save**



**SMA tours**

### SMA TOURS – [www.sma-tours.com](http://www.sma-tours.com)

SMA Tours operates as a full-service travel agency, utilizing travel professionals with years of experience internationally, as well as domestically, in addition to experienced Certified Meeting Professionals (CMP).

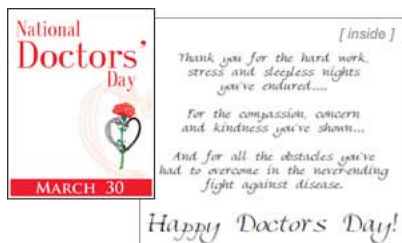
- Continuing Education Cruises
- Custom Designed Group or Individual Travel
- Corporate Meeting and Incentive Travel
- Vacation Packages – Personal and Professional
- Honeymoons and Destination Weddings
- And More!



**NATIONAL  
DOCTORS' DAY®**

## DOCTORS' DAY PRODUCTS – [www.sma.org/drscopy](http://www.sma.org/drscopy)

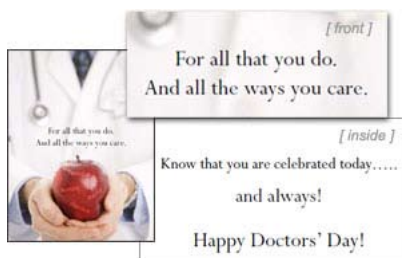
March 30th is National Doctors' Day, a special observance to recognize the tireless efforts of physicians around the nation.



### Greeting Cards

Show them you care with these 5.5" x 4.25" greeting cards made especially for Doctors' Day. Envelopes are included.

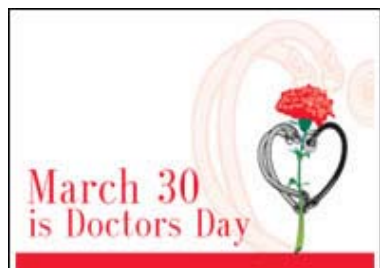
**\$1.25 each**



### NEW! Greeting Cards

Show them you care with these 5.5" x 4.25" greeting cards made especially for Doctors' Day. Envelopes are included.

**\$1.25 each**



### Hospital Tray Cards

3.5" x 4.5" Tent cards which can be displayed right on patients' trays. (Shrinkwrapped in bundles of 100.)

**\$11.00 per bundle**



### Invitations (without mail panel)

These colorful 8.5" x 5.5" invitations can be used as either postcards or note cards and event details can be added by running through your laser printer. (2 invitations per 8.5" x 11" sheet.)

**\$2.50 per sheet**



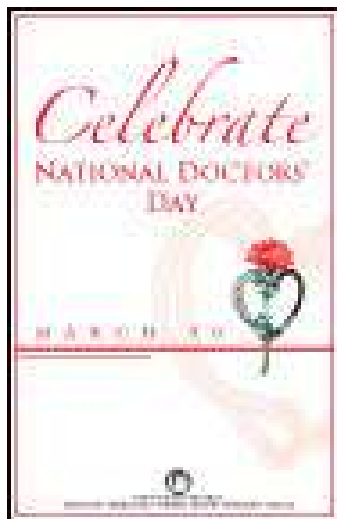
### Lapel Pin

1 1/2" metal lapel pin with butterfly fastener. Give a gift that will last for years to come!

**\$5.00 each**

# ADDITIONAL PRODUCTS/SERVICES

## DOCTORS' DAY PRODUCTS



### Posters

Make sure everyone in the building remembers Doctors' Day by promoting it with these full color, 11" x 17" posters

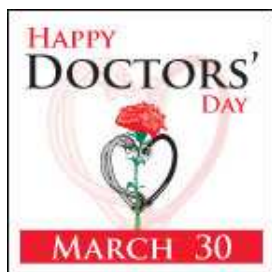
**\$3.00 each**



### Mylar Balloons

18" Red Mylar Balloon for use in decorating your event and dropping by your favorite doctors' office. Balloons will be delivered un-inflated.

**\$2.50 each**



### Mylar Balloons

18" Red Mylar Balloon for use in decorating your event and dropping by your favorite doctors' office. Balloons will be delivered un-inflated.

**\$2.50 each**



### Travel Mugs

These durable 12 oz. mugs are insulated and fit perfectly in a car cup holder.

**\$6.00 each**

# MULTI-MEDIA PLATFORMS

## Communities of Interest/Practice

A community provides multiple online tools within a single platform for you to effectively advocate for issues of importance as well as unique opportunities for further development of leadership skills. A community can be established for you based on your particular requirements in order to accomplish your specific goals. Or you may join one or more of the existing communities of interest within SMA Community to offer your input and support.

**Members Save**

## Website Development - [www.sma.org/webdev](http://www.sma.org/webdev)

SMA Websites are built specifically with physicians in mind and include special features geared towards improving patient-client relationships, as well as providing practice management tools for running a more efficient practice. Sites include email addresses and hosting costs. - No hidden fees!

**Members Save**

## Marketing Services

SMA marketing services can take any project from design to delivery, offering practice managers or physicians the ability to communicate with their patients in an organized and consistent manner. This enables your practice to consistently develop and maintain patient-physician relationships, while helping grow the practice through conventional and technological methods.  
Prices Vary

**Members Save**

## Audio and Video Production

Our Multimedia division can also create audio and video products - whether it's CD-ROM or streamed from your website, audio or video messages are a much more powerful medium for communicating with your patients or educating your staff.  
Prices Vary

**Members Save**

## Blog Sites

Blogs are a stand alone tool which provides an easy way to communicate your feelings with your colleagues, patients, family and friends by regular entry of commentary on specific items of interest. They too can help you effectively advocate for issues of importance as well as unique opportunities for further development of leadership skills.

**Members Save**





**SMA** ∴ Southern Medical Association  
Advocacy, Leadership, Quality and Professional Identity



**This unique blend of opportunities provides you the means to balance  
YOUR CAREER, YOUR INTERESTS AND YOUR CHECKBOOK**

.....  
**Where else can you get this much value  
for only \$25 a month?**  
.....

SMA is an organization committed to promoting the health of patients through physician advocacy and a culture of leadership which enhances professional development.

**Advocacy, Leadership, Quality and Professional Identity** play an integral role in SMA's Professional Development, Practice Management and Personal and Professional Financial Security components of Total Practice Performance.

The products and services within these components provide you the means to build your professional identity and enhance your professional and leadership skills thus empowering you as a strong advocate for quality healthcare.

Join this vibrant community of physicians today!

Medallion Level CME



Practice Management Personal & Professional Financial Security



**SMA** Southern Medical Association  
Advocacy, Leadership, Quality and Professional Identity

We understand your busy schedule. Call Member Services at 800.423.4992 and we will be happy to complete this form for you! You may also fax this application to 205.945.1830 or apply online at [www.sma.org/join](http://www.sma.org/join).

Name \_\_\_\_\_ Degree \_\_\_\_\_

Office Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Office Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

Preferred Mailing Address:  Office  Home

Fax \_\_\_\_\_ Email \_\_\_\_\_

Specialty \_\_\_\_\_ Sub-Specialty \_\_\_\_\_

DOB \_\_\_/\_\_\_/\_\_\_ Male Female SSN \_\_\_/\_\_\_/\_\_\_ Spouse's Name \_\_\_\_\_

Reason For Joining:  CME Program  Insurance  Retirement  Internet Offerings  
 Other  Referring Colleague \_\_\_\_\_

Practice Name \_\_\_\_\_

Prac. Mgr \_\_\_\_\_

Medical School Attended \_\_\_\_\_

Licensed to Practice in these States \_\_\_\_\_

### DUES (ANNUAL) SMA MEMBERSHIP

Physician:  1 Year \$295\*  2 Years \$560\*  3 Years \$840\*

\*30% of dues are for *Southern Medical Journal*.

Resident/Fellow: **No Charge** End of Residency Date \_\_\_\_\_

Medical Student: **No Charge** Graduation Date \_\_\_\_\_

Allied Health: **1 Year \$147.50**  Physician Assistant  Licensed Nurse Practitioner

Allied Health Professional: \_\_\_\_\_

### FORM OF PAYMENT

Charge:  Visa  MC  Discover  AMEX  Check: Payable to SMA.

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name On Card \_\_\_\_\_

Signature \_\_\_\_\_

Credit Card Billing Zip Code \_\_\_\_\_ numeric signature code \_\_\_\_\_

### JOINING MEMBERS

**Please Note!** You have 31 days from your joining date to take advantage of \$150,000 of Term Life and \$1,000 Long Term Disability benefits without evidence of insurability as long as you are under the age of 65 and working full time. Benefits are different for residents. Call for information.

Check here to apply. Call 800.423.4992 for more information or email [benefits@smaservicesinc.com](mailto:benefits@smaservicesinc.com)

Southern Medical Association is accredited by the Accreditation Council for Continuing Medical Education to provide continuing medical education for physicians. In 2005, SMA was resurveyed and awarded "accreditation with commendation" for a six year term by the ACCME.

# THE SMA BALANCED PORTFOLIO

For more information, simply check the appropriate box below and fax to 205-945-1830. An SMA Professional will contact you regarding any questions you may have or you may call 800-423-4992 so an SMA Professional can assist you over the phone. You can also visit our website at [www.sma.org](http://www.sma.org).

Name \_\_\_\_\_ Degree \_\_\_\_\_  
 Office Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Office Phone \_\_\_\_\_ Home Phone \_\_\_\_\_ Email Address \_\_\_\_\_  
 D.O.B. \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Best time to be contacted \_\_\_\_\_ am / pm ET/CT/MT/PT

Medallion Level Professional Development			
<input type="checkbox"/> Residents & Fellows National Forum <input type="checkbox"/> Your Place in Today's Medicine <input type="checkbox"/> <i>Southern Medical Journal</i> <input type="checkbox"/> <i>SMJ</i> Table of Contents Alert <input type="checkbox"/> <i>SMJ</i> CME Articles <input type="checkbox"/> MedEd On-Demand Library	<input type="checkbox"/> Conferences <input type="checkbox"/> Research and Education Endowment Fund <input type="checkbox"/> CME/CE Cruises <input type="checkbox"/> Webinars	Southern Medical Association is accredited by the Accreditation Council for Continuing Medical Education to provide continuing medical education for physicians. All CME activities are planned and produced in accordance with ACCME Essentials, Standards and Policies.  Southern Medical Association is an approved provider for continuing nursing education by the Alabama State Nurses Association (ASNA), an accredited approver by the American Nurses Credentialing Center's Commission on accreditation (ANCC). Southern Medical Association Provider #5-125.	
Practice Management			
<input type="checkbox"/> Healthcare Strategic Planning <input type="checkbox"/> Group Mergers and Formations <input type="checkbox"/> Practice Operational Assessments <input type="checkbox"/> Revenue Cycle Analysis <input type="checkbox"/> Coding and Compliance	<input type="checkbox"/> Start-Up Assistance <input type="checkbox"/> Fee Schedule Analysis <input type="checkbox"/> Financial Analysis <input type="checkbox"/> Employee and Physician Compensation Planning	<input type="checkbox"/> Contracting/Reimbursement Analyses <input type="checkbox"/> Interim Management <input type="checkbox"/> Training, Publishing, and Education	
Personal And Professional Financial Security			
<b>Insurance Program Products</b> <input type="checkbox"/> Open Access Plus <input type="checkbox"/> Basic Medical Plan <input type="checkbox"/> The Physicians' Courtesy Plan <input type="checkbox"/> Hospital Indemnity Plan <input type="checkbox"/> Vision Service Plan <input type="checkbox"/> Dental Coverage <input type="checkbox"/> HealthSavings Account <input type="checkbox"/> Medicare Supplement <input type="checkbox"/> Group Long Term Disability <input type="checkbox"/> Group Short Term Disability <input type="checkbox"/> Individual Long Term Disability Products <input type="checkbox"/> Overhead Expense Insurance <input type="checkbox"/> Group Life Insurance <input type="checkbox"/> Accidental Death & Dismemberment <input type="checkbox"/> Individual Life Insurance <input type="checkbox"/> Liberty Mutual Offerings <input type="checkbox"/> Long Term Care <input type="checkbox"/> Medjet Assist <input type="checkbox"/> Medical Professional Liability Insurance	<b>Retirement Program Products</b> <input type="checkbox"/> Defined Contribution Plan <input type="checkbox"/> Defined Benefit Plan <input type="checkbox"/> Hybrid Plan <input type="checkbox"/> Plan Document Design <input type="checkbox"/> Plan Administration <input type="checkbox"/> Plan Investments <input type="checkbox"/> The SMA-IRA <input type="checkbox"/> Registered Representatives <input type="checkbox"/> Financial Services for Young Physicians  <b>SMA Marketing Services</b> <input type="checkbox"/> Website Development <input type="checkbox"/> Printing and Graphic Design <input type="checkbox"/> Audio and Video Production  <b>SMA Tours</b> <input type="checkbox"/> CME Cruises <input type="checkbox"/> Tour Packages <input type="checkbox"/> Travel Club	<b>Physicians' Purchasing Program</b> <input type="checkbox"/> Phillips HeartStart OnSite Defibrillator <input type="checkbox"/> Coding Books & Software <input type="checkbox"/> Consumer Products <input type="checkbox"/> Prescriber's Letter <input type="checkbox"/> Paychex <input type="checkbox"/> Autoflex Leasing <input type="checkbox"/> Schwab Fireproof Filing Cabinets and Safes <input type="checkbox"/> Reception Room Magazine Subscriptions <input type="checkbox"/> Dell Computers <input type="checkbox"/> Patient Prompt <input type="checkbox"/> Epocrates® Handheld Software <input type="checkbox"/> SMA Sponsored Bank of America Card <input type="checkbox"/> GIV - Medical Surgical Products <input type="checkbox"/> Career Center <input type="checkbox"/> VHA-Non Acute Care	
SMA online at <a href="http://www.sma.org">www.sma.org</a>		SMAS online at <a href="http://www.smaservicesinc.com">www.smaservicesinc.com</a>	