

HBTf Plan Monthly Premium Rates as of January 1, 2021

Benefit	\$/month		\$/month	
	1 st Year Physicians	Post 1 st year Physicians Under Age 70	Medical Office Staff	Physicians Over Age 70
Life Insurance (Employees Only)				
\$20,000			\$2.22	
\$50,000 – new option			\$5.54	
Accident Insurance (Employees Only)				
\$20,000			\$0.38	
\$50,000 – new option			\$0.94	
Long Term Disability (Employees Only)				
\$500 (closed to new entrants)			\$12.60	
\$600 (closed to new entrants)			\$15.12	
\$700 (closed to new entrants)			\$17.64	
\$800 (closed to new entrants)			\$20.16	
\$900 (closed to new entrants)			\$22.73	
\$1,000			\$25.21	
\$1,100 (closed to new entrants)			\$27.72	
\$1,200			\$30.25	
\$1,500			\$37.81	
\$2,000			\$50.41	
\$2,500 – new option			\$63.02	
Extended Health & Dental				
single member	\$79.51	\$159.01	\$159.01	\$174.59
member with 1 dependent	\$146.03	\$292.06	\$292.06	\$320.57
member with 2 or more dependents	\$217.23	\$434.46	\$434.46	\$476.83

“Cost Plus” Administration Fee

An administration fee is applied to the processing of Health and/or Dental claims under the “Cost Plus” portion of the Plan, and is intended to cover Doctors of BC’s cost of administering and assessing these claims.

The administration fee is 7% of the eligible claim amount with a minimum charge of \$25 and a maximum charge of \$250 per claim. For efficiency in costs and administration, there is a minimum claim submission amount of \$100. (The minimum claim submission amount is \$100 or the amount of outstanding expenses to be claimed at December 31 of a benefit year, if less than \$100).